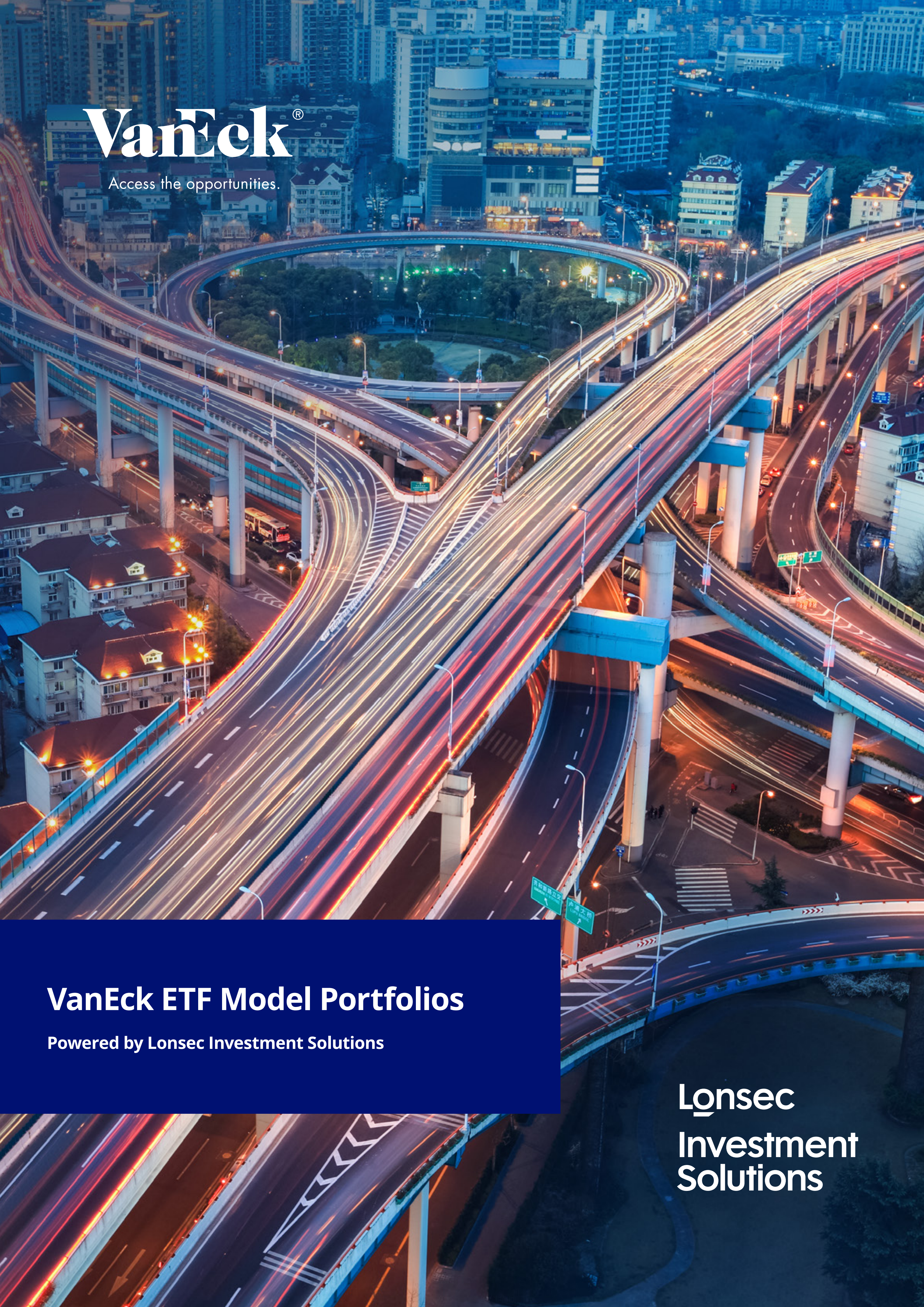


VanEck

Access the opportunities.

VanEck ETF Model Portfolios

Powered by Lonsec Investment Solutions

Lonsec Investment Solutions

Using ETFs for Strategic Asset Allocation

Over the past ten years the investment industry has experienced a rapidly changing environment with turbulent markets, changes in regulation and evolving technology. As a result, clients are scrutinising their investments more closely in search for outperformance, value and transparency in an increasingly cost conscious world. VanEck Model Portfolios are designed to address each of these factors while providing effective building blocks to help provide a strong foundation for your clients.

Asset allocation is a critical element of any investment strategy. It forms the basis of a prudent investment policy and drives the bulk of an investor's risk and return outcome.

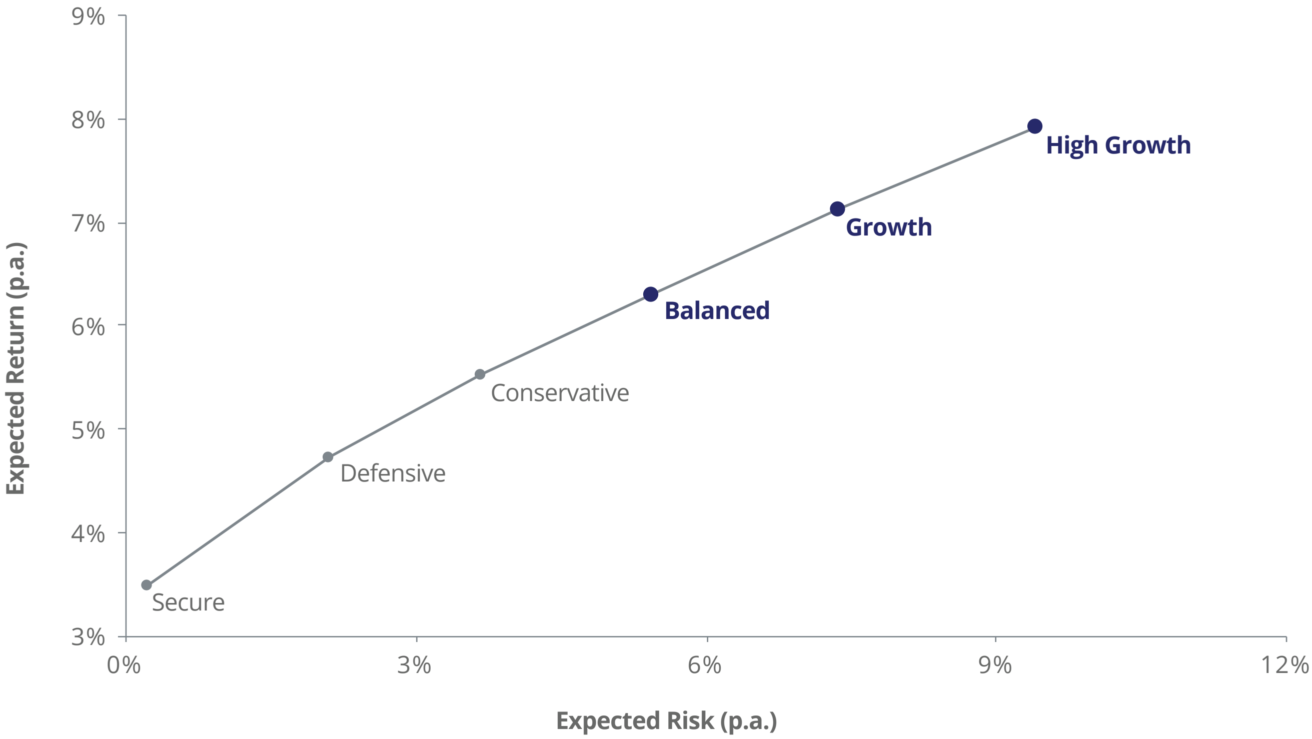
VanEck has partnered with Lonsec Investment Solutions to provide four low-cost high quality model portfolios comprised entirely of exchange traded funds (ETFs). The model portfolios are designed for advisers to construct simple and diversified portfolios that can meet their client's investment objectives.

All ETFs included in the models must have a minimum 'Lonsec recommended rating' with ongoing oversight by Lonsec and quarterly performance reporting.

VanEck Model Portfolios draw on Lonsec's well established research and portfolio construction expertise to offer funds across four risk categories: Balanced, Growth, High Growth and Balanced-Income. Each fund has been developed to meet the needs of a range of investor risk profiles. The following graphs outlines the long term risk and return expectations for Lonsec's strategic asset allocation profiles.

The following graph shows the long term risk and return expectations for Lonsec's strategic asset allocation profiles.

Lonsec Efficient Frontier

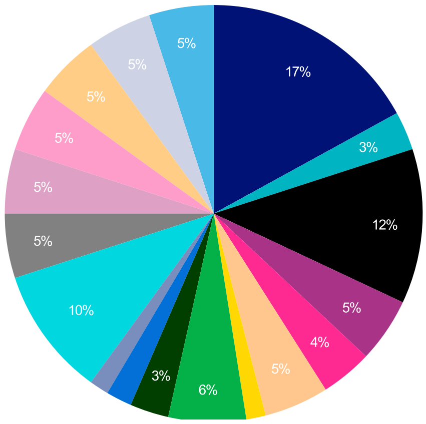


Source: Lonsec Research – Efficient Rontier 2020

Lonsec Investment Solutions

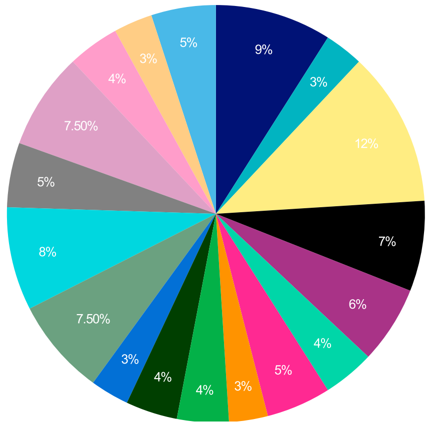
VanEck ETF Model Portfolios

Balanced



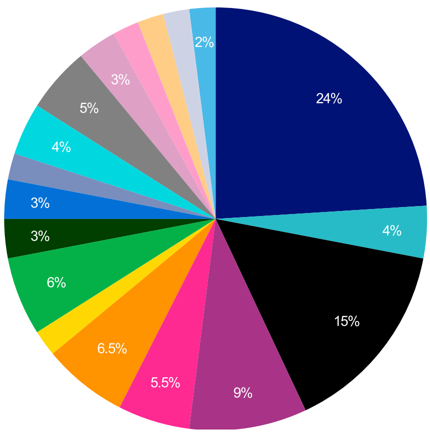
Management fees^: 0.32% p.a.

Balanced - Income



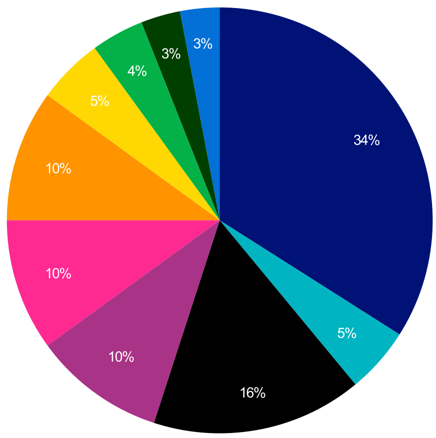
Management fees^: 0.31% p.a.

Growth



Management fees^: 0.37% p.a.

High Growth



Management fees^: 0.43% p.a.

Australian Equities

- **MVW** VanEck Australian Equal Weight ETF
- **MVS** VanEck Small Companies Masters ETF
- **VHY** Vanguard Australian Shares High Yield ETF

Global Equities

- **QUAL** VanEck MSCI International Quality ETF
- **VLUE** VanEck MSCI International Value ETF
- **WDIV** SPDR S&P Global Dividend Fund
- **QSML** VanEck MSCI International Small Companies Quality ETF
- **EMKT** VanEck MSCI Multifactor Emerging Markets Equity ETF
- **GDX** VanEck Gold Miners ETF

Alternatives

- **NUGG** VanEck Gold Bullion ETF

Property & Infrastructure

- **IFRA** VanEck FTSE Global Infrastructure (AUD Hedged) ETF
- **MVA** VanEck Australian Property ETF
- **REIT** VanEck FTSE International Property (AUD Hedged) ETF

Fixed Interest

- **PLUS** VanEck Australian Corporate Bond Plus ETF
- **5GOV** VanEck 5-10 Year Australian Government Bond ETF
- **SUBD** VanEck Australian Subordinated Debt ETF
- **TBIL** VanEck 1-3 Month US Treasury Bond ETF
- **VIF** Vanguard International Fixed Interest Index (Hedged) ETF
- **FLOT** VanEck Australian Floating Rate ETF
- **XGOV** VanEck 10+ Year Australian Government Bond ETF
- **BILL** iShares Core Cash ETF

^Management fees are estimates as of 30 September 2025 calculated as a weighted average of the management fees disclosed in the product disclosure statements for the underlying ETFs in the model portfolio.

Risk profile

Risk profile for periods ending 30 September 2025 – Balanced, Growth and High Growth

ETF	Asset Category	ASX Code	Balanced (%)	Growth (%)	High Growth (%)
VanEck Australian Equal Weight ETF	Growth	MVW	17	24	34
VanEck Small Companies Masters ETF	Growth	MVS	3	4	5
VanEck MSCI International Quality ETF	Growth	QUAL	12	15	16
VanEck MSCI International Value ETF	Growth	VLUE	5	9	10
VanEck MSCI International Small Companies Quality ETF	Growth	QSML	4	5.5	10
VanEck MSCI Multifactor Emerging Markets Equity ETF	Growth	EMKT	5	6.5	10
VanEck Gold Miners ETF	Growth	GDX	1.5	2	5
VanEck FTSE Global Infrastructure (AUD Hedged) ETF	Growth	IFRA	6	6	4
VanEck Australian Property ETF	Growth	MVA	3	3	3
VanEck FTSE International Property (AUD Hedged) ETF	Growth	REIT	2	3	3
VanEck Gold Bullion ETF	Growth	NUGG	1.5	2	-
VanEck 5-10 Year Australian Government Bond ETF	Income	5GOV	10	4	-
VanEck Australian Subordinated Debt ETF	Income	SUBD	5	5	-
VanEck 1-3 Month US Treasury Bond ETF	Income	TBIL	5	3	-
Vanguard International Fixed Interest Index ETF (Hedged)	Income	VIF	5	2	-
VanEck Australian Floating Rate ETF	Income	FLOT	5	2	-
VanEck 10+ Year Australian Government Bond ETF	Income	XGOV	5	2	-
iShares Core Cash ETF	Income	BILL	5	2	-
Total Income Assets			40	20	-
Total Growth Assets			60	80	100
Total Weight			100	100	100

Risk profile for periods ending 30 September 2025 – Balanced Income

ETF	Asset Category	ASX Code	Balanced-Income (%)
VanEck Australian Equal Weight ETF	Growth	MVW	9
VanEck Small Companies Masters ETF	Growth	MVS	3
Vanguard Australian Shares High Yield ETF	Growth	VHY	12
VanEck MSCI International Quality ETF	Growth	QUAL	7
VanEck MSCI International Small Companies Quality ETF	Growth	QSML	5
VanEck MSCI International Value ETF	Growth	VLUE	6
VanEck MSCI Multifactor Emerging Markets Equity ETF	Growth	EMKT	3
SPDR S&P Global Dividend Fund	Growth	WDIV	4
VanEck Australian Property ETF	Growth	MVA	4
VanEck FTSE International Property (AUD Hedged) ETF	Growth	REIT	3
VanEck FTSE Global Infrastructure (AUD Hedged) ETF	Growth	IFRA	4
VanEck 5-10 Year Australian Government Bond ETF	Income	5GOV	8
VanEck Australian Subordinated Debt ETF	Income	SUBD	5
VanEck Australian Floating Rate ETF	Income	FLOT	3
VanEck Australian Corporate Bond Plus ETF	Income	PLUS	7.5
VanEck 1-3 Month US Treasury Bond ETF	Income	TBIL	7.5
Vanguard International Fixed Interest Index (Hedged) ETF	Income	VIF	4
iShares Core Cash ETF	Income	BILL	5
Total Income Assets			40
Total Growth Assets			60
Total Weight			100

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Important notice: