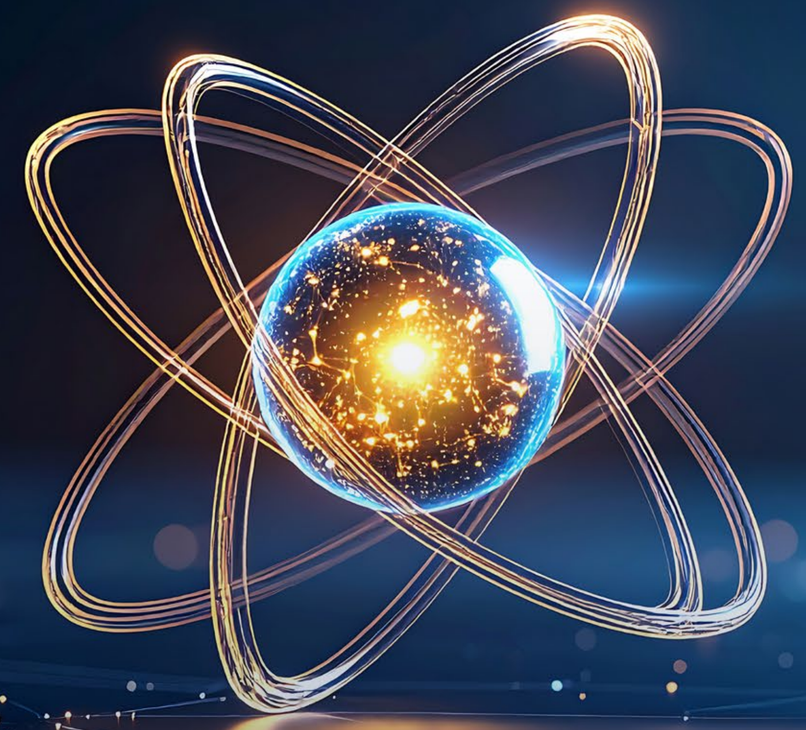
VanEck®

Build wealth with a smarter core



ASX: VBAL — ASX: VGRO — ASX: VHGR

VanEck Core+ Diversified Active ETFs

A complete portfolio, professionally built, in one trade

The VanEck Core+ suite is a new range of diversified active ETFs designed to bring clarity back to portfolio construction. A single investment that provides access to a professionally managed, globally diversified portfolio spanning Australian and international equities, fixed income, real assets such as global listed infrastructure and property, gold and more. Rather than having to continually refine and rebalance a portfolio, Core+ is built to do the hard work for investors.

A foundation grounded in market reality

Markets are not static systems. They evolve, driven by cycles in growth, liquidity, policy and behaviour. Portfolios that endure are not those built on a single philosophy, but those constructed with an appreciation for how different investment approaches perform across regimes.

At VanEck, we have spent decades building capabilities across market capitalisation, systematic/smart beta insights, thematic and active management. Each has merit. Each has limitations. The edge comes from knowing when and how to combine them.

While, the traditional "core" fund was static, passive, and often blind to regime change, we recognise that a resilient portfolio is not one that bets on a single future but one that is prepared for several.

Our approach is deliberate: not to predict markets with precision, but to prepare portfolios to perform across a range of outcomes.

The VanEck Core+ Diversified Active ETF suite reflects this philosophy in practice.

The Core+ suite of opportunities

Investors can select from three portfolios: Balanced, Growth, and High Growth. Each has been carefully designed using the same institutional asset allocation frameworks that underpin large-scale portfolios.

Rather than relying on a single lens, each portfolio draws from the full breadth of VanEck's investment capabilities blending:

- Market capitalisation exposures for efficient, broad beta.
- Smart beta/factor tilts that capture persistent structural drivers of return.
- Active strategies where markets are less efficient and opportunity is mispriced.

The result is a portfolio construction framework that is adaptive, diversified and grounded in real-world market behaviour.

Three portfolios. Three core opportunities.

Each strategy is calibrated to a different risk-return objective. Each portfolio seeks to outperform its benchmark after fees, while maintaining alignment to its risk profile.

Balanced

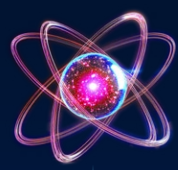
Designed to provide a steady core for long-term investors who value resilience as much as return.

Benchmark: CPI + 3% p.a.

Growth

Built to capture market upside with a modest defensive allocation providing ballast during market stress.

Benchmark: CPI + 4% p.a.



High Growth

Suited to investors with a long-term investment horizon, with a risk tolerance that seeks to maximise capital growth while accepting a higher degree of market variability.

Benchmark: CPI + 5% p.a.

Asset allocation is the primary decision

Across decades of market data, one conclusion remains robust: asset allocation, not security selection, is the dominant driver of long-term outcomes.

Core+ is built with this principle at its centre. Each portfolio is constructed within a disciplined, risk-aware asset allocation framework, designed to:

- Balance growth and defensive exposures;
- Provide resilience through changing market conditions; and
- Deliver outcomes aligned to clearly defined risk profiles.

This is not static diversification. It is intentional portfolio architecture.

Constructed from global building blocks

The portfolios are implemented using a curated selection of VanEck ETFs spanning:

- Global and Australian equities
- Real assets, listed property and listed infrastructure
- Sovereign and credit fixed income
- Defensive and alternative exposures

This structure allows for precision in exposure, transparency in holdings and efficiency in implementation.

Importantly, it also enables continuous refinement as markets evolve.

Designed for a more demanding investor

Today's investment environment is defined by:

- Persistent macro uncertainty
- Higher volatility across asset classes
- Greater scrutiny on cost, transparency, and outcomes.

Investors are no longer satisfied with simple allocations. They are seeking clarity of purpose and robustness of design.

Core+ is built for this reality, a single allocation solution informed by multiple disciplines, designed not for one market, but for many.

Features at a glance

VanEck Core+ Diversified Active ETFs

ASX code	VBAL	VGRO	VHGR
ASX commencement	30 April 2026	30 April 2026	30 April 2026
Management fees	0.39% p.a.*	0.39% p.a.*	0.39% p.a.*
Target asset allocation	60% growth assets 40% defensive assets	80% growth assets 20% defensive assets	100% growth assets
Key risks	An investment in our Core+ Diversified Active ETFs carry risks. These risks vary depending on the underlying funds and asset classes to which they are exposed. Risks include those associated with: financial markets generally, asset allocation risks, underlying fund risks, investment management risks, ASX trading time differences, industry sectors, foreign currency, country or sector concentration, political, regulatory and tax risks, and fund operations. See the respective PDS and TMD for more details.		

* Other costs may apply refer to the PDS

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