



# 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.

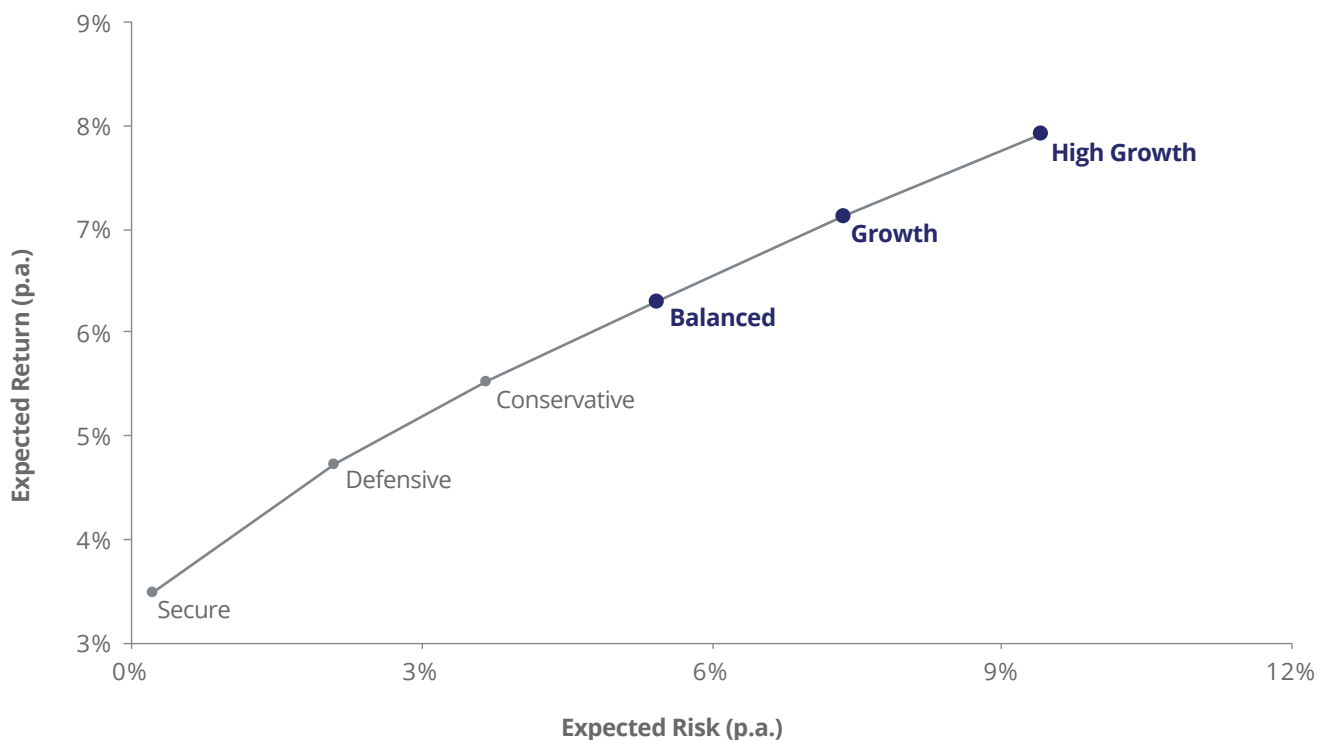
VanEck has partnered with Lonssec Investment Solutions to provide four low-cost high quality model portfolios comprised entirely of exchange traded funds (ETFs). The model portfolios are designed for advisers to construct simple and diversified portfolios that can meet their client's investment objectives.

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

VanEck Model Portfolios draw on Lonssec'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 Lonssec's strategic asset allocation profiles.

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

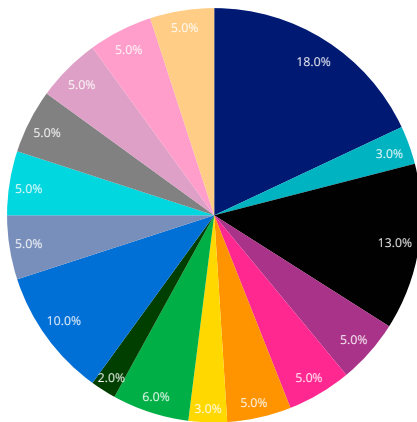
## Lonssec Efficient Frontier



Source: Lonssec Research – Efficient Frontier 2020

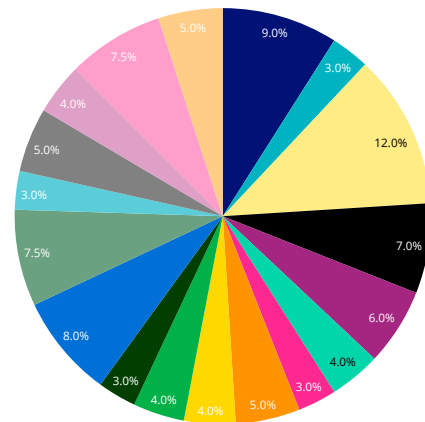
## VanEck ETF Model Portfolios

**Balanced**



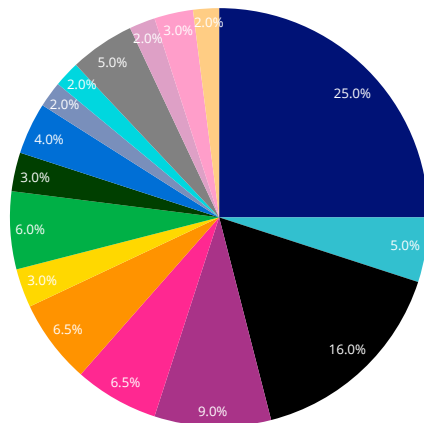
Management fees<sup>^</sup>: 0.32% p.a.

**Balanced - Income**



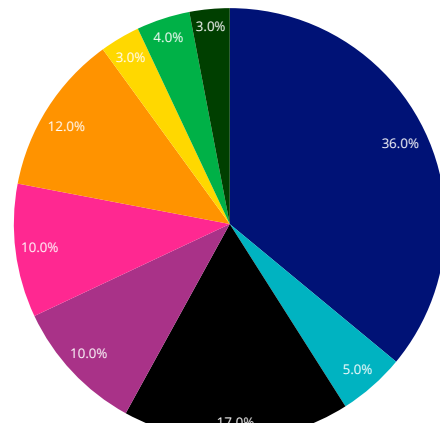
Management fees<sup>^</sup>: 0.31% p.a.

**Growth**



Management fees<sup>^</sup>: 0.37% p.a.

**High Growth**



Management fees<sup>^</sup>: 0.42% 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
- **EMKT** VanEck MSCI Multifactor Emerging Markets Equity ETF
- **QSML** VanEck MSCI International Small Companies Quality ETF

### Property & Infrastructure

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

### Fixed Interest

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

<sup>^</sup>Management fees are estimates as of 31 December 2024 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 31 December 2024 – Balanced, Growth and High Growth

ETF	Asset Category	ASX Code	Balanced (%)	Growth (%)	High Growth (%)
VanEck Australian Equal Weight ETF	Growth	MVW	18	25	36
VanEck Small Companies Masters ETF	Growth	MVS	3	5	5
VanEck MSCI International Quality ETF	Growth	QUAL	13	16	17
VanEck MSCI International Small Companies Quality ETF	Growth	QSML	5	6.5	12
VanEck MSCI International Value ETF	Growth	VLUE	5	9	10
VanEck MSCI Multifactor Emerging Markets Equity ETF	Growth	EMKT	5	6.5	10
VanEck Australian Property ETF	Growth	MVA	3	3	3
VanEck FTSE International Property (AUD Hedged) ETF	Growth	REIT	2	3	3
VanEck FTSE Global Infrastructure (AUD Hedged) ETF	Growth	IFRA	6	6	4
VanEck 5-10 Year Australian Government Bond ETF	Income	5GOV	10	4	-
VanEck 10+ Year Australian Government Bond ETF	Income	XGOV	5	2	-
VanEck Australian Subordinated Debt ETF	Income	SUBD	5	5	-
VanEck Australian Floating Rate ETF	Income	FLOT	5	2	-
VanEck 1-3 Month US Treasury Bond ETF	Income	TBIL	5	3	-
Vanguard International Fixed Interest Index (Hedged) ETF	Income	VIF	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 31 December 2024 – 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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