

# BlackRock GSS

# ESG Screened Conservative Model

November 2024

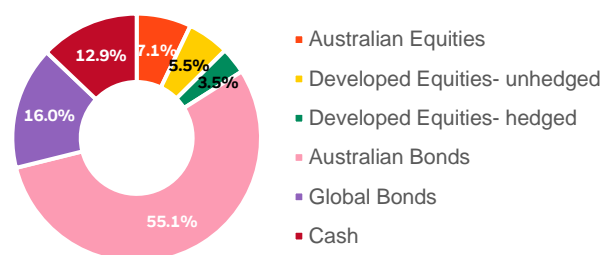
## INVESTMENT OBJECTIVE

The model aims to match or outperform the Morningstar Australia Conservative Target Allocation NR AUD Index after fees and costs over rolling 5-year periods.

## MODEL FACTS

<b>Performance inception date</b>	16 January 2024
<b>Model code</b>	MACC000675
<b>Benchmark</b>	Morningstar Aus Conservative Target Allocation NRAUD

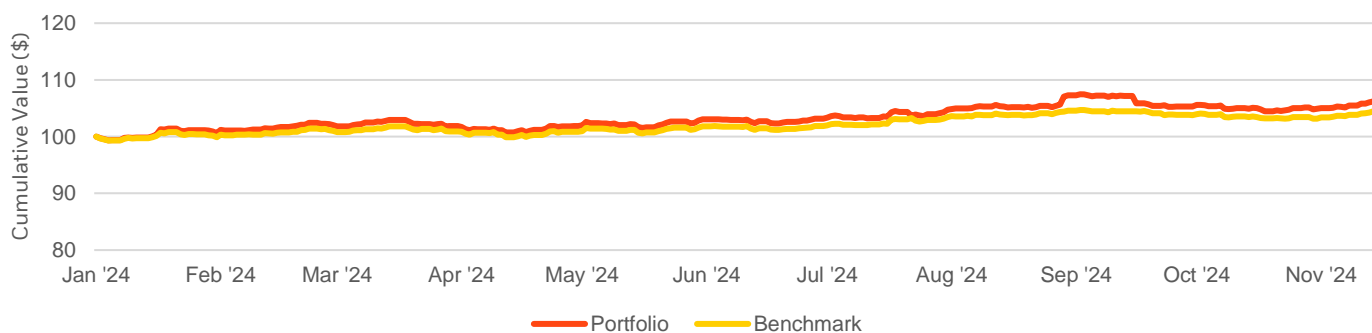
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 30 NOVEMBER 2024)

	1M	3M	1 YR	Since inception
Portfolio (%)	1.4	1.1	N/A	5.8
Benchmark (%)	1.2	0.7	N/A	4.5

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 30 November 2024. The model portfolio has an inception date of 16 January 2024. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

Asset Code	Name	Weight (%)
IWLD	iShares Core MSCI World ex Australia ESG ETF	5.5
IHWL	iShares Core MSCI World ex Australia ESG ETF (AUD Hedged)	3.5
IESG	iShares Core MSCI Australia ESG ETF	7.1
BLK4014AU	iShares ESG Screened Global Bond Index Fund - Class S	16.0
BLK3501AU	iShares ESG Australian Bond Index Fund - Class S	55.1
	Cash	12.9

Source: BlackRock, as of 30 November 2024. This information should not be relied upon by the reader as research, investment advice or a recommendation.

# BlackRock GSS

# ESG Screened Moderate Model

November 2024

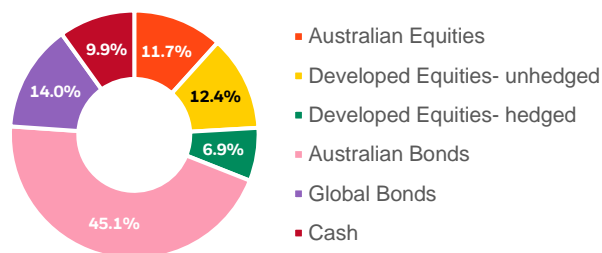
## INVESTMENT OBJECTIVE

The model aims to match or outperform the Morningstar Australia Moderate Target Allocation NR AUD Index after fees and costs over rolling 5-year periods.

## MODEL FACTS

<b>Performance inception date</b>	24 November 2023
<b>Model code</b>	MACC000676
<b>Benchmark</b>	Morningstar Aus Moderate Target Allocation NRAUD

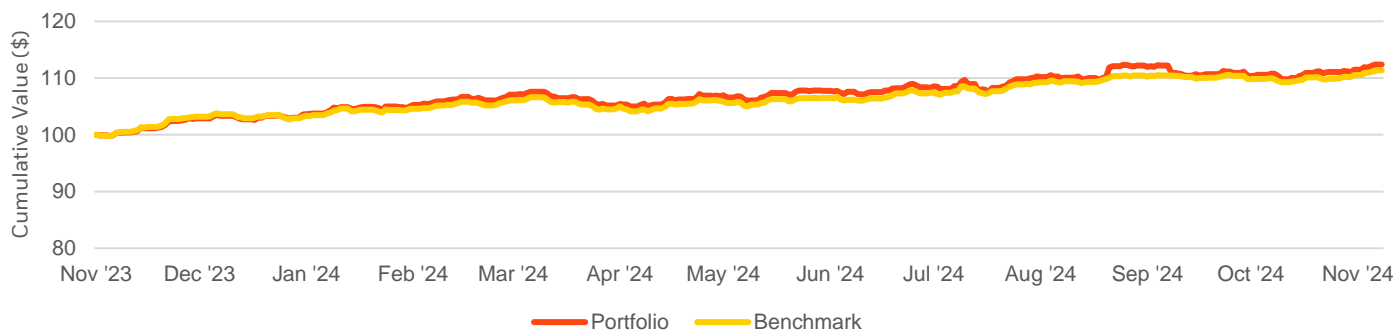
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 30 NOVEMBER 2024)

	1M	3M	1 YR	Since inception
Portfolio (%)	1.8	2.1	12.1	12.5
Benchmark (%)	1.8	1.8	10.9	11.4

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 30 November 2024. The model portfolio has an inception date of 24 November 2023. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

Asset Code	Name	Weight (%)
IWLD	iShares Core MSCI World ex Australia ESG ETF	12.4
IHWL	iShares Core MSCI World ex Australia ESG ETF (AUD Hedged)	6.9
IESG	iShares Core MSCI Australia ESG ETF	11.7
BLK4014AU	iShares ESG Screened Global Bond Index Fund - Class S	14.0
BLK3501AU	iShares ESG Australian Bond Index Fund - Class S	45.1
	Cash	9.9

Source: BlackRock, as of 30 November 2024. This information should not be relied upon by the reader as research, investment advice or a recommendation.

# BlackRock GSS

# ESG Screened Balanced Model

November 2024

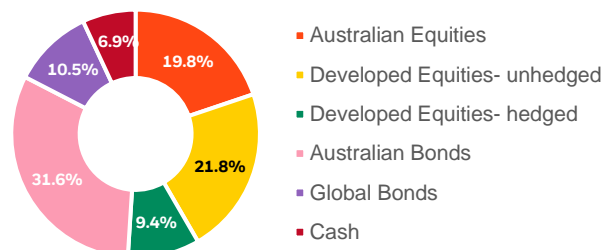
## INVESTMENT OBJECTIVE

The model aims to match or outperform the Morningstar Australia Balanced Target Allocation NR AUD Index after fees and costs over rolling 5-year periods.

## MODEL FACTS

<b>Performance inception date</b>	8 November 2023
<b>Model code</b>	MACC000677
<b>Benchmark</b>	Morningstar Aus Balanced Target Allocation NRAUD

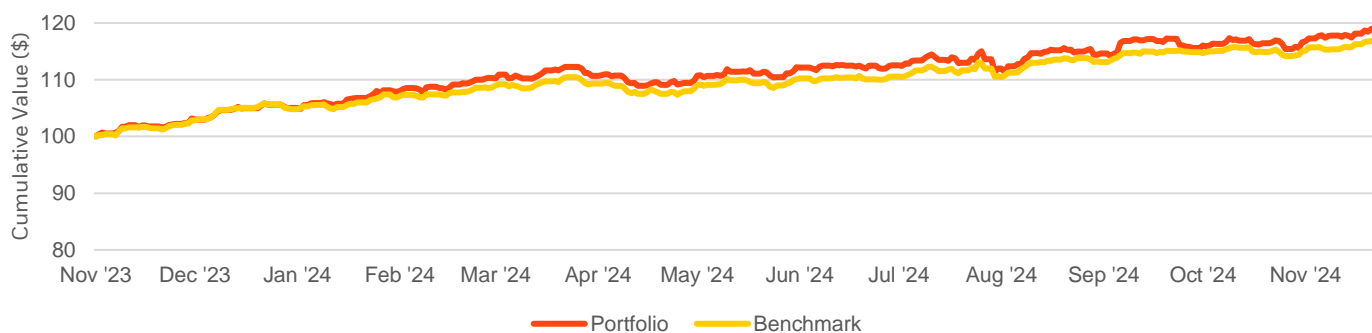
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 30 NOVEMBER 2024)

	1M	3M	1 YR	Since inception
Portfolio (%)	2.4	3.6	16.9	19.4
Benchmark (%)	2.4	2.9	14.9	17.1

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 30 November 2024. The model portfolio has an inception date of 8 November 2023. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

Asset Code	Name	Weight (%)
IWLD	iShares Core MSCI World ex Australia ESG ETF	21.8
IHWL	iShares Core MSCI World ex Australia ESG ETF (AUD Hedged)	9.4
IESG	iShares Core MSCI Australia ESG ETF	19.8
BLK4014AU	iShares ESG Screened Global Bond Index Fund - Class S	10.5
BLK3501AU	iShares ESG Australian Bond Index Fund - Class S	31.6
	Cash	6.9

Source: BlackRock, as of 30 November 2024. This information should not be relied upon by the reader as research, investment advice or a recommendation.

# BlackRock GSS

# ESG Screened Growth Model

November 2024

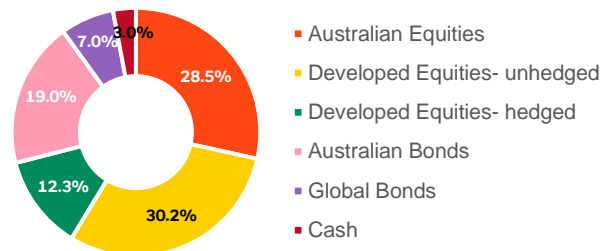
## INVESTMENT OBJECTIVE

The model aims to match or outperform the Morningstar Australia Growth Target Allocation NR AUD Index after fees and costs over rolling 5-year periods.

## MODEL FACTS

<b>Performance inception date</b>	23 January 2024
<b>Model code</b>	MACC000678
<b>Benchmark</b>	Morningstar Aus Growth Target Allocation NRAUD

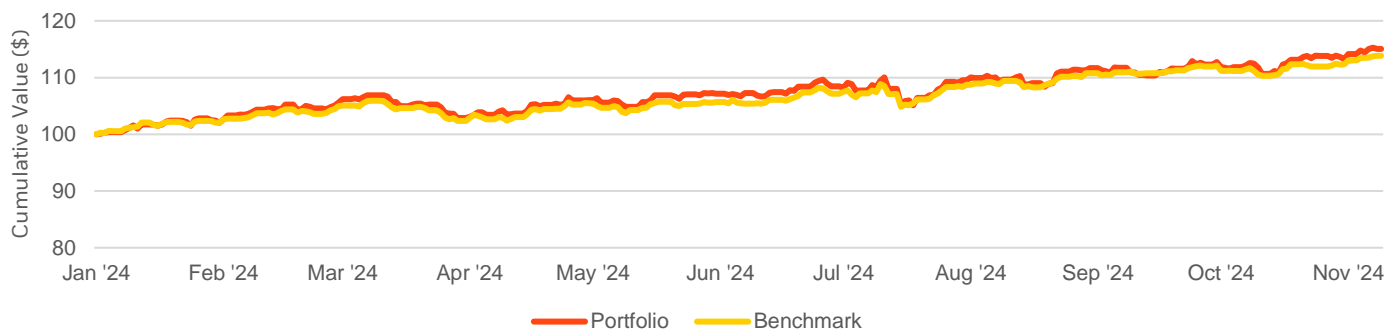
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 30 NOVEMBER 2024)

	1M	3M	1 YR	Since inception
Portfolio (%)	2.9	5.0	N/A	15.3
Benchmark (%)	3.0	4.1	N/A	13.8

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 30 November 2024. The model portfolio has an inception date of 23 January 2024. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

Asset Code	Name	Weight (%)
IWLD	iShares Core MSCI World ex Australia ESG ETF	30.2
IHWL	iShares Core MSCI World ex Australia ESG ETF (AUD Hedged)	12.3
IESG	iShares Core MSCI Australia ESG ETF	28.5
BLK4014AU	iShares ESG Screened Global Bond Index Fund - Class S	7.0
BLK3501AU	iShares ESG Australian Bond Index Fund - Class S	19.0
	Cash	3.0

Source: BlackRock, as of 30 November 2024. This information should not be relied upon by the reader as research, investment advice or a recommendation.

# BlackRock GSS

# ESG Screened Aggressive Model

November 2024

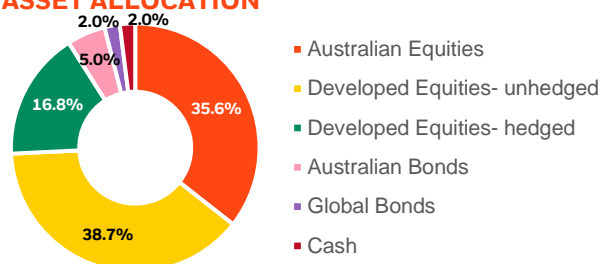
## INVESTMENT OBJECTIVE

The model aims to match or outperform the Morningstar Australia Aggressive Target Allocation NR AUD Index after fees and costs over rolling 5-year periods.

## MODEL FACTS

<b>Performance inception date</b>	20 December 2023
<b>Model code</b>	MACC000679
<b>Benchmark</b>	Morningstar Aus Aggressive Target Allocation NRAUD

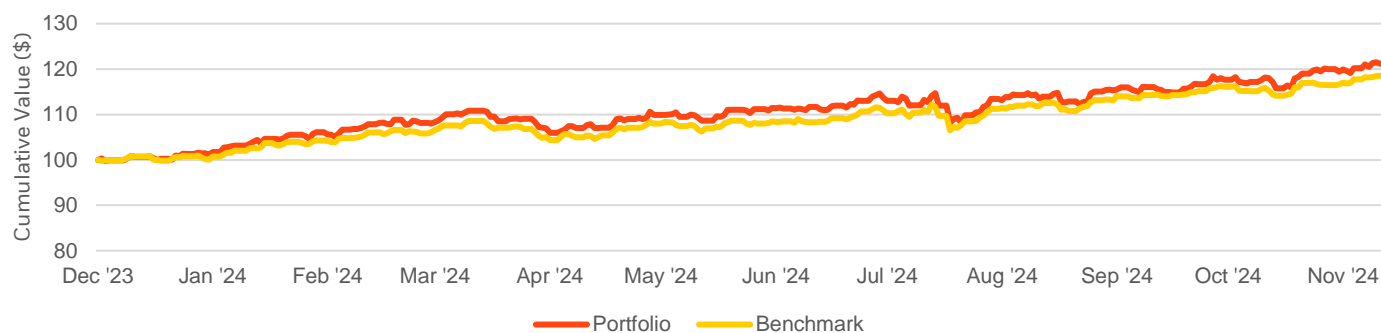
## ASSET ALLOCATION



## MODEL PERFORMANCE (AS OF 30 NOVEMBER 2024)

	1M	3M	1 YR	Since inception
Portfolio (%)	3.4	6.4	N/A	21.6
Benchmark (%)	3.6	5.3	N/A	18.5

## PERFORMANCE VS BENCHMARK (GROWTH OF \$100)



Source: BlackRock, Morningstar, as of 30 November 2024. The model portfolio has an inception date of 20 December 2023. Past performance is not a reliable indicator of future performance. The model performance shown is hypothetical and for illustrative purposes only. The performance may not represent the performance of an actual account or investment product and is not the result of any actual trading. Performance is estimated and net of underlying fund fees, but gross of platform fees and does not include brokerage and commissions that may be incurred in the trading of financial products within the model portfolio. Actual investment outcomes may vary.

## CURRENT HOLDINGS

Asset Code	Name	Weight (%)
IWLD	iShares Core MSCI World ex Australia ESG ETF	38.7
IHWL	iShares Core MSCI World ex Australia ESG ETF (AUD Hedged)	16.8
IESG	iShares Core MSCI Australia ESG ETF	35.6
BLK4014AU	iShares ESG Screened Global Bond Index Fund - Class S	2.0
BLK3501AU	iShares ESG Australian Bond Index Fund - Class S	5.0
	Cash	2.0

Source: BlackRock, as of 30 November 2024. This information should not be relied upon by the reader as research, investment advice or a recommendation.

## PERFORMANCE DATA

The model performance shown is hypothetical and for illustrative purposes only. The performance does not represent the performance of an actual account or investment product and is not the result of any actual trading. The performance figures represent past performance of the model portfolios. Performance for periods longer than a year have been annualised and represent cumulative (i.e. compounded) returns. Performance is calculated to the last business day of the month. Performance does not include brokerage fees and commissions that may be incurred in the trading of financial products within each model portfolio and actual investment outcomes may vary. Performance figures include fund management fees and expenses of the iShares ETFs and funds included within a model portfolio and assume the reinvestment of distributions of any such iShares ETF or fund. Where an iShares ETF's or fund's performance data is unavailable, the iShares ETF's or fund's benchmark index returns may be used to represent performance of the iShares ETF or fund. Index performance returns do not reflect any management fees, transaction costs or expenses. Indexes are unmanaged and one cannot invest directly in an index.

## IMPORTANT INFORMATION

Issued by BlackRock Investment Management (Australia) Limited ABN 13 006 165 975, AFSL 230 523 (BIMAL).

This material provides general advice only and does not take into account your individual objectives, financial situation, needs or circumstances. Before making any investment decision, you should assess whether the material is appropriate for you and obtain financial advice tailored to you having regard to your individual objectives, financial situation, needs and circumstances. Refer to BIMAL's Financial Services Guide on its website for more information. This material is not a financial product recommendation or an offer or solicitation with respect to the purchase or sale of any financial product in any jurisdiction.

Information provided is for illustrative and informational purposes and is subject to change. It has not been approved by any regulator.

This material is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation. BIMAL is a part of the global BlackRock Group which comprises of financial product issuers and investment managers around the world. BIMAL is the issuer of financial products and acts as an investment manager in Australia.

BlackRock model portfolios themselves are not funds issued by BIMAL. They are offered through third party platform providers which are not affiliated with BIMAL. Any potential investor should consider the latest PDS issued by the third party platform provider before deciding whether to acquire, or continue to hold, an investment. BlackRock model portfolios included in these materials are provided for illustrative and educational purposes only. They do not constitute research, and they are not personal advice from BIMAL. BIMAL is not responsible for determining the appropriateness or suitability of any BlackRock model portfolios, or any of the securities included therein. BlackRock model portfolios include investments in units of funds. Investors will indirectly bear fund expenses in respect of portfolio assets allocated to funds. Information concerning BlackRock model portfolios – including holdings, performance and other characteristics – may vary materially from any portfolios or accounts derived from BlackRock model portfolios included in these materials. There is no guarantee that any investment strategy or model portfolio will be successful or achieve any particular level of results.

BIMAL is the responsible entity and issuer of units in the underlying Australian domiciled managed investment schemes referred to in this material, including the Australian domiciled iShares ETFs and Australian domiciled funds (namely the iShares Core MSCI World ex Australia ESG ETF – ARSN 610 786 171, iShares Core MSCI World ex Australia ESG ETF (AUD Hedged) – ARSN 607 996 458, iShares Core MSCI Australia ESG ETF – ARSN 650 026 387, iShares ESG Screened Global Bond Index Fund – ARSN 633 312 286, iShares ESG Australian Bond Index Fund – ARSN 630 334 164). Any potential investor should consider the latest product disclosure statement (PDS) before deciding whether to acquire, or continue to hold, an investment in any BlackRock fund. BlackRock has also issued a target market determination (TMD) that describes the class of consumers that comprises the target market for each BlackRock fund and matters relevant to their distribution and review. The PDS and the TMD can be obtained by contacting the BIMAL Client Services Centre on 1300 366 100. In some instances the PDS and the TMD are also available on the BIMAL website at <http://www.blackrock.com/au>. An iShares ETF is not sponsored, endorsed, issued, sold or promoted by the provider of the index which a particular iShares ETF seeks to track. No index provider makes any representation regarding the advisability of investing in the iShares ETFs. Further information on the index providers can be found in the BIMAL website terms and conditions at <http://www.blackrock.com/au>.

BIMAL, its officers, employees and agents believe that the information in this material and the sources on which it is based (which may be sourced from third parties) are correct as at the date of publication. While every care has been taken in the preparation of this material, no warranty of accuracy or reliability is given and no responsibility for the information is accepted by BIMAL, its officers, employees or agents. Except where contrary to law, BIMAL excludes all liability for this information.

Any investment is subject to investment risk, including delays on the payment of withdrawal proceeds and the loss of income or the principal invested. While any forecasts, estimates and opinions in this material are made on a reasonable basis, actual future results and operations may differ materially from the forecasts, estimates and opinions set out in this material. No guarantee as to the repayment of capital or the performance of any product or rate of return referred to in this material is made by BIMAL or any entity in the BlackRock group of companies.

No part of this material may be reproduced or distributed in any manner without the prior written permission of BIMAL.

©2024 BlackRock, Inc. All Rights reserved. BLACKROCK, BLACKROCK SOLUTIONS, iSHARES and the stylised i logo are registered and unregistered trademarks of BlackRock, Inc. or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners.

Disclaimer from Netwealth Investments Limited: This document is issued by BlackRock Investment Management (Australia) Limited (ABN 13 006 165 975, AFSL 230523) ('BlackRock'), in its capacity as the Model Manager for the Blackrock GSS ESG Screened Index models. The Blackrock GSS ESG Screened Index models are issued by Netwealth Investments Limited ('Netwealth') (ABN 85 090 569 109, AFSL 230975) in its capacity as the responsible entity and custodian of the Netwealth Managed Account Service. This information has been prepared and issued by Blackrock, and has not been approved by Netwealth. Netwealth and its related parties, employees and directors are not responsible for any information included within this document, and will not accept liability in connection with any loss or damage suffered by any person arising from reliance on this information.