

ASX Investor Day | May 2026

Building wealth for the next generation

With Cameron Gleeson,
Senior Investment Strategist



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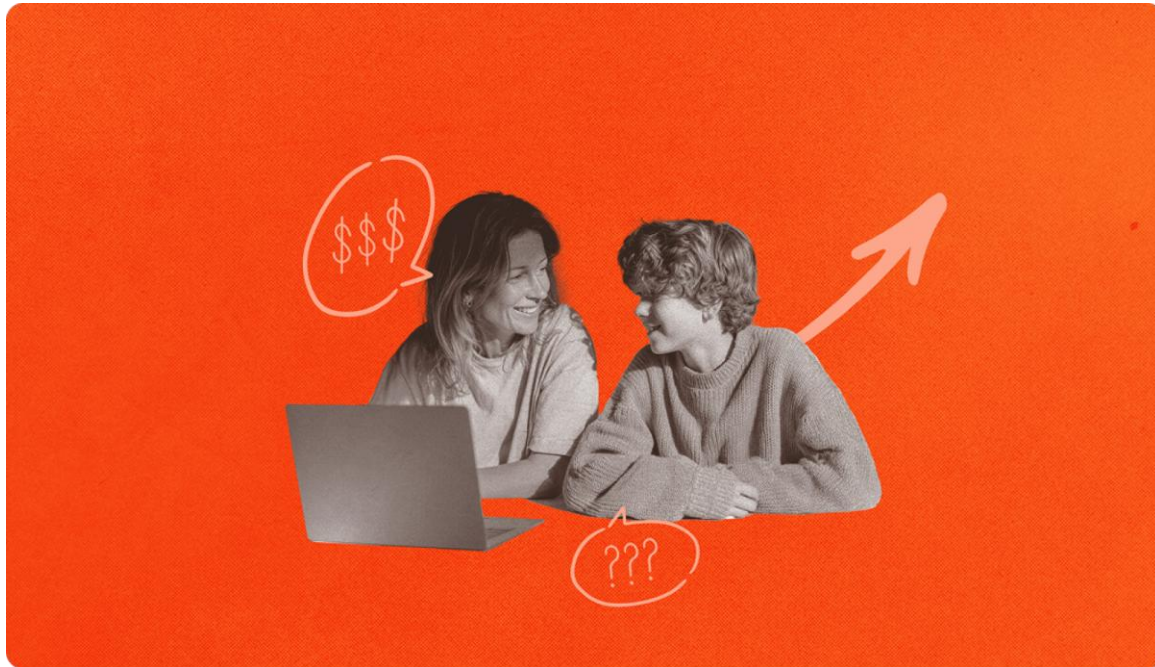
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Investing on behalf of kids and why it is important



An opportunity to introduce them to investing early



28% of teenage boys

15% of teenage girls

63% of Australian men and **48%**
of women reported having basic
financial skills

Source: 2020 Household, Income and Labour Dynamics in Australia survey

Ways to invest for kids in Australia

01

Informal trust (minor trust)

The most popular option. You (the trustee) open and control the account, with the child listed as the beneficiary. When they turn 18, you can transfer the investments to them. It's simple, low-cost and is the approach used in Betashares Direct Kids' Accounts.

02

In your own name

You invest under your name, but with the intention that the funds will eventually benefit the child. It's straightforward, but income and capital gains are taxed at your marginal rate – and transferring ownership later could trigger capital gains tax.

03

Formal trust

A more advanced setup involving a legal trust deed. It gives you greater control and flexibility (especially for estate planning) but comes with higher costs and a more complex tax compliance burden. This option tends to suit more sophisticated investors.

04

Investment bonds

These are long-term, tax-paid investment vehicles. Earnings inside the bond are taxed at 30% and, if held for over 10 years, withdrawals are generally tax-free. This option is suitable for higher-income earners seeking a set-and-forget structure.

05

Superannuation for kids

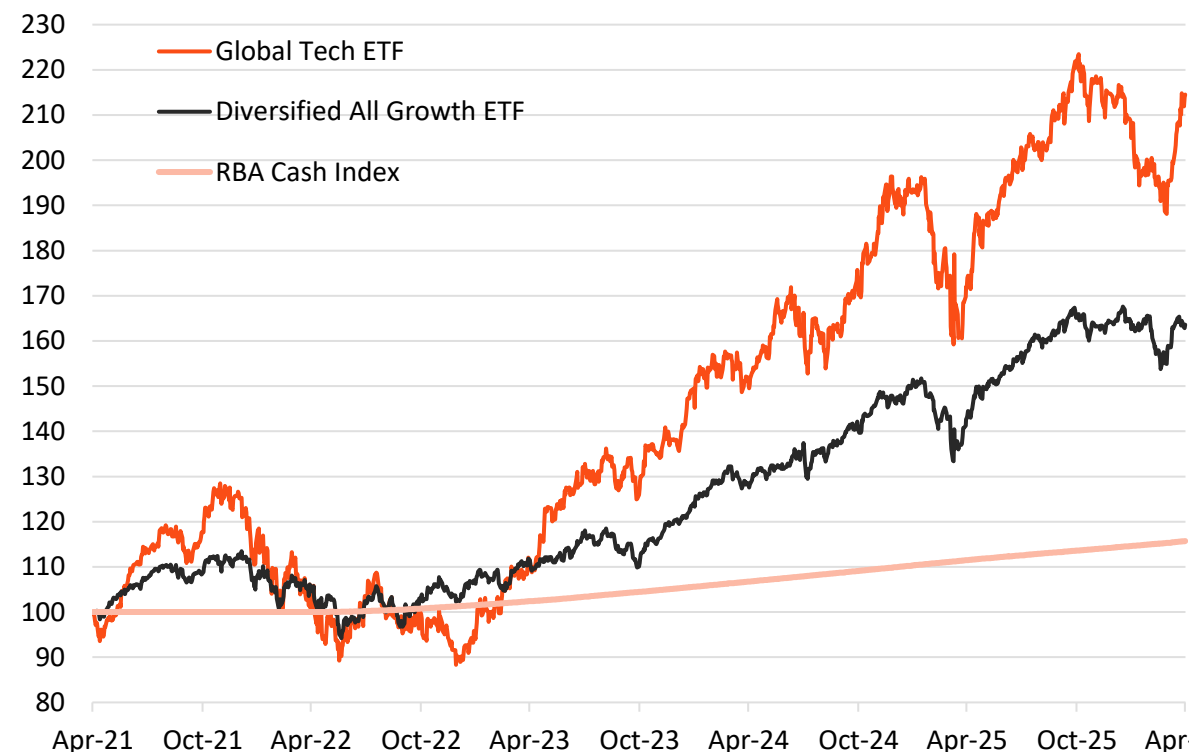
An option that's available but not commonly chosen. Contributions can be made into a child's super fund, but the money is locked away until their retirement. This approach might suit ultra-long-term strategies, but it offers limited flexibility.

Long term investing for long term goals

With the benefit of time, here's how to think about investing on behalf of your child

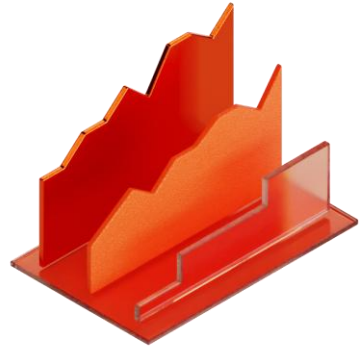
- Focus on capital growth vs. income
- Their 'risk profile' may be different to your own
- Over longer periods of time, portfolios can withstand greater volatility
- Outperformance of savings products

A illustrative comparison of investments with different levels of volatility*

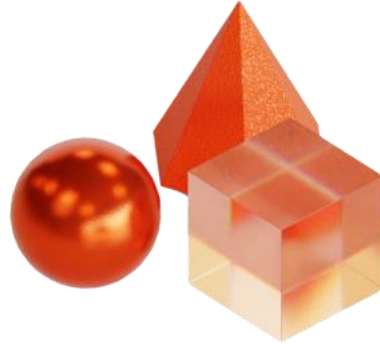


* Total returns shown for two example ETFs and RBA cash from 30 April 2021 – 30 April 2026. Returns and shown for discussion purposes only. Past performance is not an indicator of future performance.

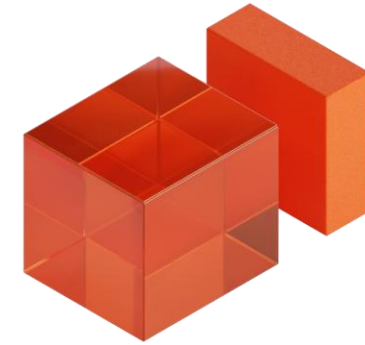
Why ETFs are a great way to invest for kids



Transparent and
efficient



Diversification
benefits



Easy decision-making
(reduce complexity)

Betashares Diversified All Growth ETF | ASX: DHHF

DHHF's blended portfolio is: 100% allocated to growth assets

- Around 8,000 International and Australian shares across large, mid and small cap companies
- Obtains its exposure using ETFs that trade in Australia and overseas exchanges
- Has the lowest management fee of any diversified ETF that trades on the ASX at 0.19%p.a*

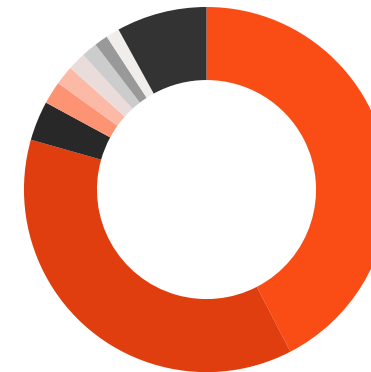


Sector allocation



- Financials
- Information Technology
- Materials
- Industrials
- Consumer Discretionary
- Health Care
- Communication Services
- Consumer Staples
- Real Estate
- Other

Country allocation



- United States
- Australia
- Japan
- China
- Canada
- Britain
- Taiwan
- Germany
- India
- Other

Sector and country allocations as at 31 March 2025.

*Other fees and costs, such as transaction costs, may apply. Refer to the PDS for more information.

Betashares Diversified All Growth ETF | ASX: DHHF

Betashares Diversified All Growth ETF (DHHF): Total Return
 Since ETF inception: 15 Dec 2020 - 30 April 2026



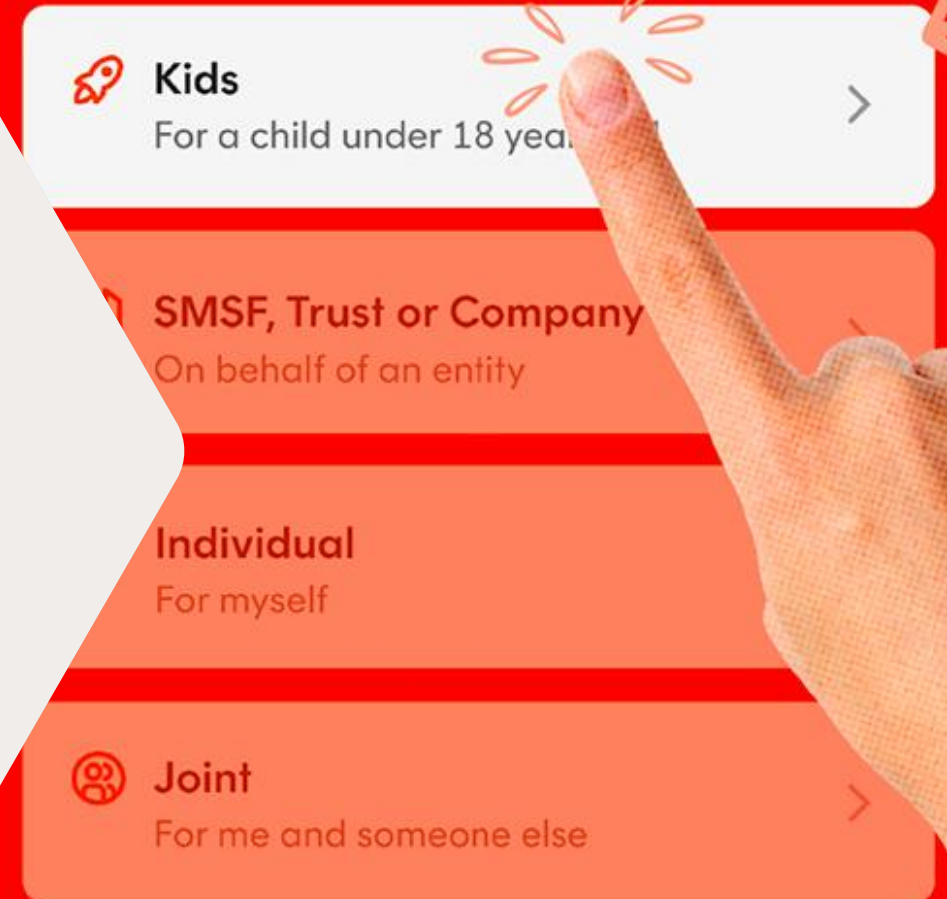
| DHHF Total Returns (p.a.) | |
|---------------------------|--------|
| 1 year | 14.50% |
| 3 year | 13.51% |
| 5 year | 10.34% |
| Since Strategy Inception | 11.21% |

As at 30 April 2026.

Past performance is not an indicator of future performance. Returns are calculated in Australian dollars using net asset value per unit at the start and end of the specified period and do not reflect brokerage or the bid ask spread that investors incur when buying and selling units on the ASX. Returns are after fund management costs, assume reinvestment of any distributions and do not take into account tax paid as an investor in the Fund. Returns for periods longer than one year are annualised. Current performance may be higher or lower than the performance shown.

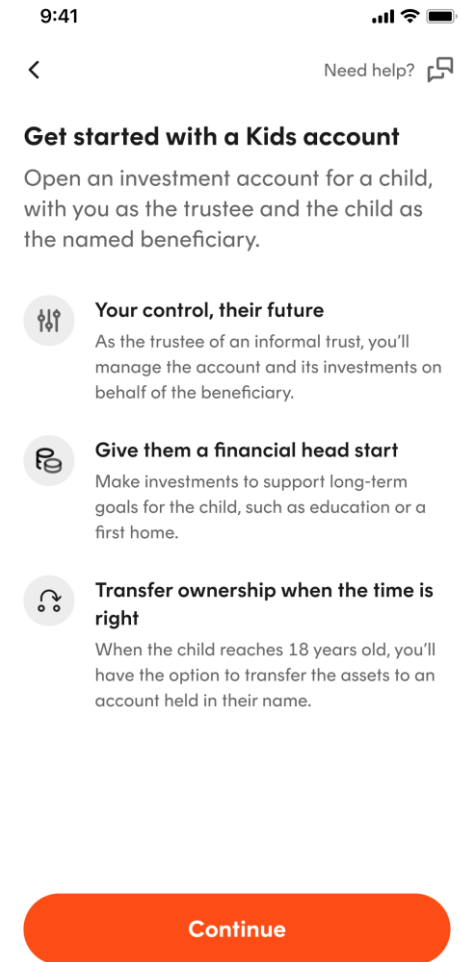
Inception date refers to the inception of the Fund's current investment strategy. Prior to the inception date, the Fund traded under a different investment strategy, and was subject to different management costs.

Getting started with a Kids account on Betashares Direct



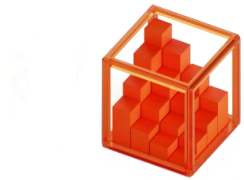
Getting started with a Kids account is easy

- Onboarding in minutes – you can also create accounts for multiple kids at once
- Each child will have their own account – this makes it clear who the owner of the investments is when it comes to transitioning the asset
- No need for a formal trust
- You don't need to be the parent!



Three reasons to use Betashares Direct when investing for kids

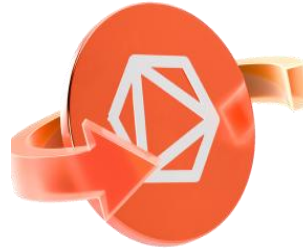
Enabling automation as part of your investment strategy



Zero Brokerage and Fractional investing

Set recurring orders for up to 5 Betashares ETFs at a pre-set amount and frequency

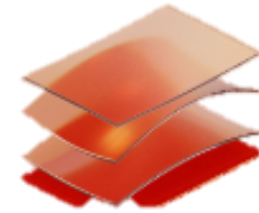
Set up a regular direct debit for a complete 'set and forget' style investment experience.



Dollar Cost Averaging via Auto-invest

Set recurring orders for up to 5 Betashares ETFs at a pre-set amount and frequency

Set up a regular direct debit for a complete 'set and forget' style investment experience.



Tax Tools and Helpful Education

Betashares Direct tax tools help take the headache out of tax reporting.

It's a small thing that saves a lot of admin.

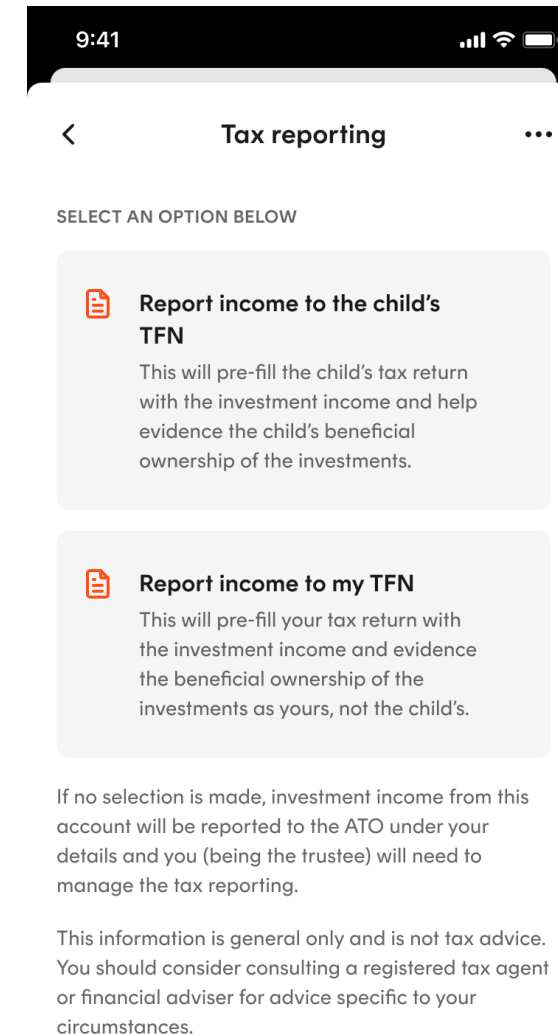
Refer to the PDS for information on interest retained by Betashares on cash balances and Portfolio fees.

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Tax time with Direct

Let us help make tax time easier through our TFN tax tool:

- As the owner of the account we require your TFN for withholding purposes (this will be asked in onboarding)
- When it comes to tax time, it is your decision who the income is declared under
- If you have already made a decision to declare income under your TFN or your child's TFN, you can declare this in our app, and we will handle the ATO income reporting (pre-fill)



This information should not be construed or relied on as tax advice and investors should obtain independent professional tax advice specific to their personal circumstances

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Let's talk about tax

Tax rates for residents who are under 18 for 2024–25

| Income for the year | Tax rates for certain passive investment income |
|---------------------|---|
| \$0 – \$416 | Nil |
| \$417 – \$1,307 | Nil plus 66% of the excess over \$416 |
| Over \$1,307 | 45% of passive income Any income above \$1,307 is taxed at 45% (i.e. no Medicare levy applied). |

There is no requirement to lodge a tax return for children with income below this threshold, but parents may still choose to do so to claim back any tax withheld on investment income or franking credits.

Scenario 1: Simple comparison of how much could be invested before having an income tax obligation*

| | Diversified Equity ETF | Private Credit Investment |
|--|------------------------|---------------------------|
| Gross yield | 2.50% | 9.00% |
| Max Total investment Value - with No tax | \$16,640 | \$4,622 |

Scenario 2: Simple comparison of tax payable from a \$20,000 investment in two options above**

| | Diversified Equity ETF | Private Credit Investment |
|------------------|------------------------|---------------------------|
| Investment Value | \$20,000 | \$20,000 |
| Gross income | \$500 | \$1,800 |
| Tax Payable | \$55 | \$810 |

Betashares is not a tax adviser. This information should not be construed or relied on as tax advice and investors should obtain professional, independent tax advice before making an investment decision.

*assumes taxable income equals the gross yield. Note that tax may be payable in future years, if the taxable income grows over time.

** Note that the tax payable may be offset by franking credits available that the investor is eligible

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Betashares Wealth Builder ETFs

The Wealth Builder ETFs provide investors with the potential to build long-term wealth through diversified exposure to Australian and global shares using a 'moderate' level of gearing.

| ASX Code | GHHF |
|---------------------------|---|
| Fund Name | Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF |
| Underlying portfolio | Diversified basket of Australian and global developed and emerging markets equities |
| Management fee | 0.35% p.a. of Gross Asset Value |
| Loan to value ratio range | 30-40% |
| Geared exposure range | 1.43x - 1.67x on a given day |

Gearing magnifies gains and losses and may not be a suitable strategy for all investors. Geared investments involve significantly higher risk than non-geared investments. An investment in each fund is very high risk in nature.

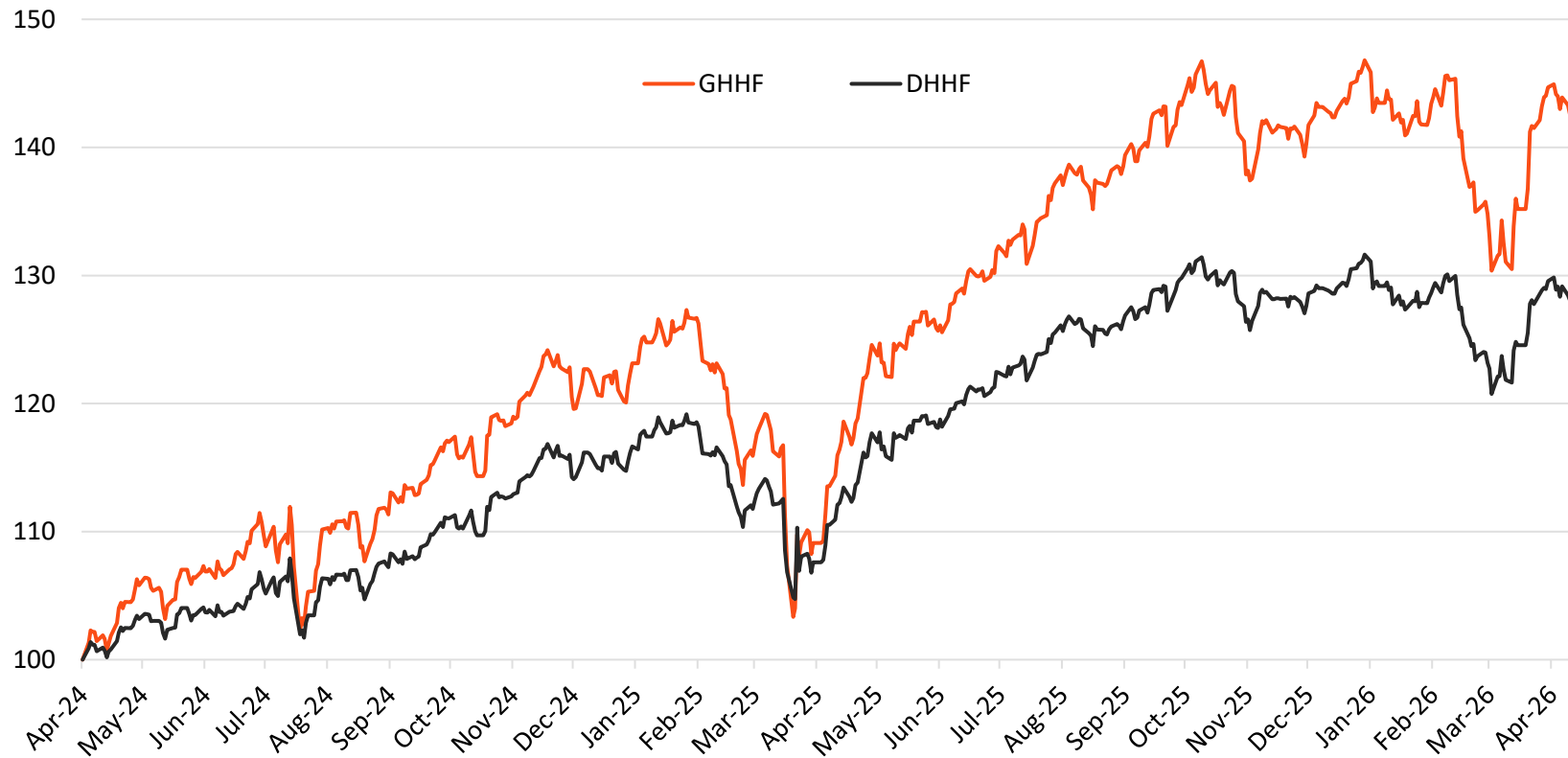
Each Fund's returns will not necessarily be in the stipulated geared exposure range over periods longer than a day, primarily due to the effects of rebalancing to maintain the Fund's daily target geared exposure range and the compounding of investment returns over time, as well as the impact of fees and costs. Each Fund's returns over periods longer than one day may differ in amount and possibly direction from the daily target geared return range.

Investors in geared strategies should be willing to accept higher levels of investment volatility and potentially large moves (both up and down) in the value of their investment. Neither fund tracks a published benchmark.

* Not all Australian investors will be able to receive the full value of franking credits.

Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF | ASX: GHHF

GHHF versus DHHF: Total Return
Since GHHF inception: 19 April 2024 - 30 April 2026



Source: Bloomberg, Betashares. As at 30 April 2026. The information provided is not a recommendation or offer to make any investment or to adopt any particular investment strategy. GHHF and DHHF fund performance is net of fees, since GHHF's inception date on 15 April 2024. Past performance is not indicative of future performance of any ETF.

Five investors: How does their performance compare?



Lucky Leo

Always invests at the market's lowest point each year.



Rapid Riley

Invests on the first day every year.



Steady Eddy

Dollar-cost averages in 12 equal monthly investments throughout the year.



Hopeless Harry

Always invests at the market's highest point each year.

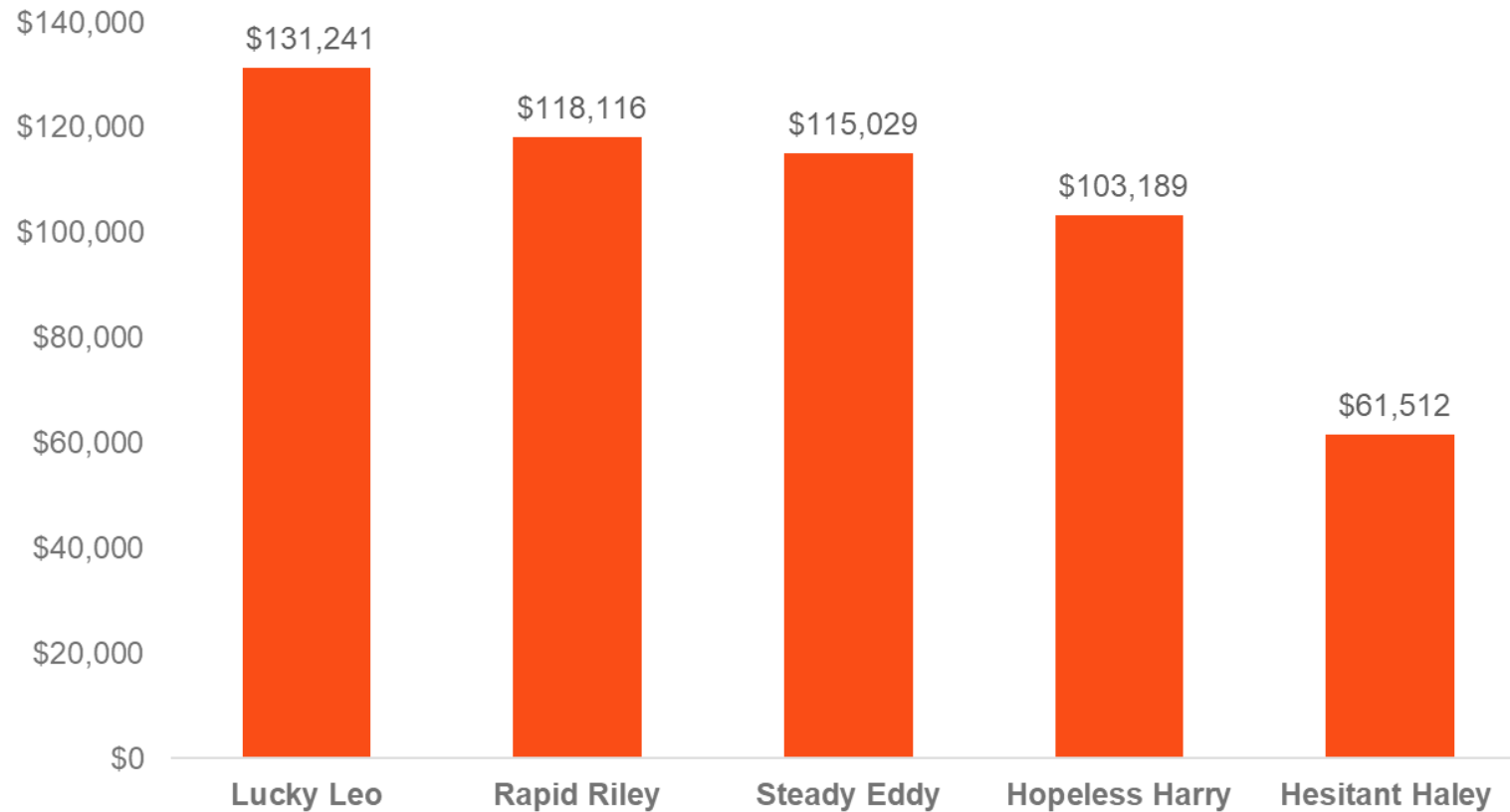


Hesitant Haley

Never invests in shares, only in cash.

Could 'now' be the best time to invest?

Example investment performance based on S&P/ASX 200 Index
1 Jan 2001 to 31 Dec 2022



Source: Bloomberg, Betashares. Hypothetical example provided for illustrative purposes only. Assumes: (a) each investor (other than Haley) invests \$2,000 every year in a portfolio represented by the S&P/ASX 200 Index; (b) reinvestment of distributions; and (c) Haley receives a return in line with the Bloomberg Ausbond Bank Bill Index. You cannot invest directly in an index. Not a recommendation to invest or adopt any investment strategy.

Voice of the customer – Kids Accounts

“
Betashares has again shown that they tend to do the **"right thing"** for the ordinary investors — being up front about the tax implications and supporting registering child's TFN, whilst [OTHER INVESTING PLATFORM] continued not to.

Since Betashares released the ability to register child's TFN to automate ATO reporting as promised, plus fractional units support, it has been what I'd recommend to others who want a minor trust account as the more **superior offering than [OTHER INVESTING PLATFORM]**.

“
I signed my daughter up and **she is thrilled**.
It's very intuitive to use and she has set up regular investments into your 5 ETF system. We bought all ETF to be loyal!

“
Betashares Direct has support for a kids account (informal trust) and **no brokerage fees**. Great platform — I'm using it for myself and my 8 month old.

“
Betashares Direct is **amazingly simple to start with**. I use [OTHER INVESTING PLATFORM] with my wife as a joint account, but recently set her and the kids up in Betashares and it's far easier to use for something straight forward like DHHF or GHHF and chill. Direct debit automation and automatic investment with fractional investment is great for consistent small amounts.

“
My wife & I set up a Betashares joint account for our kids and just regularly invest in BGBL. **A good way to show the power of compound value to my kids one day.**

“
Betashares Direct. **It's amazing** — I do it for all 3 of my kids through a direct debit and automated investments.

Refer to the PDS for information on interest retained by Betashares on cash balances and Portfolio fees. Sources include Reddit (r/AusFinance), In-app survey and Verbatim between April–May 2026

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Kids Accounts

Invest in their future



Thank you

