



Investing Made Simple: Model Portfolios as a Financial Diet Plan

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ETF Specialist

J.P. Morgan Asset Management: One of the world's largest asset managers with locations throughout the Americas, Europe, and the Asia-Pacific region

JPMORGAN CHASE & CO.

J.P. Morgan
Commercial &
Investment Bank

Asset & Wealth
Management

Chase Consumer
& Community
Banking

Asset & Wealth Management (as of 4Q 2025)

- USD 4.3 trillion AUM*
- Presence in 20+ countries
- Over 1,335 Investment Professionals
- 26,000+ employees
- 5,100+ institutional accounts and tens of thousands of retail clients

Australia	Singapore	Luxembourg	United States
Austria	Mexico	Netherlands	
Brazil	Colombia	South Korea	
Canada	Hong Kong	Spain	
Chile	India	Sweden	
China	Ireland	Switzerland	
France	Italy	Taiwan	
Germany	Japan	United Kingdom	

Commitment to Asia

- Over 40 years of history in Asia
- 241 investment professionals located across 8 regions, with local expertise
- JPMAM is one of Asia's largest and most successful asset management companies

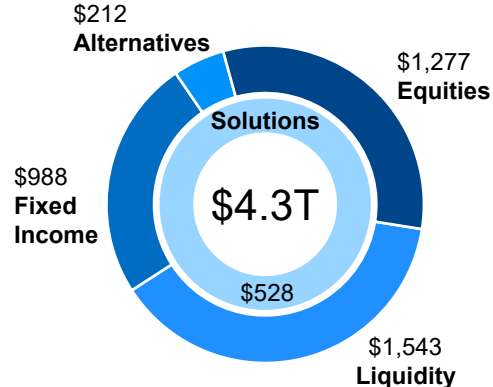
As of Dec 31st 2025. *Based on the AUM for the Asset & Wealth Management (JPMAM, PWM, PB) division of JPMorgan Chase & Co. Source: JPMorgan Asset Management.

J.P. Morgan Asset Management: Broad, diversified \$4.3T active manager

The power of perspective to build stronger portfolios

Assets under supervision (\$B)

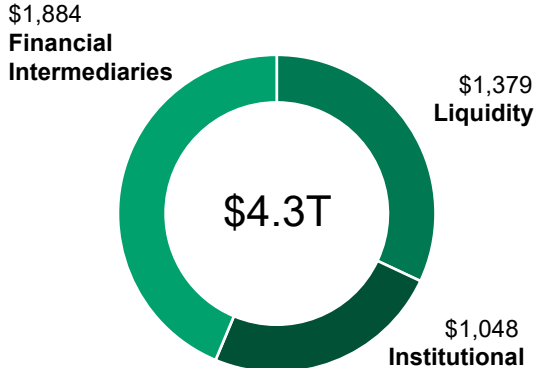
By Asset Class^{1,2}



\$525M+
Annual research budget³

70+
Investment engines⁴

By Client Segment¹



55%
Largest pensions / SWFs as clients⁴

>70%
Coverage of industry assets⁵

With revenue diversified across regions¹

68% Americas	23% EMEA	9% APAC
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Global Flows Rankings

- #1** Active Flows⁶
- #1** Active ETF Flows⁷
- #1** Active Equity Flows⁶
- #2** Active Fixed Income Flows⁶
- #1** Institutional Money Market Fund Flows⁸

Data as of December 31, 2025, or December 31, 2024, where noted; based on data availability at time of publication. ¹As of December 31, 2025. Includes custom glide path and retail advisory assets; Due to rounding, data may not always add up to the total assets under supervision (AUS); ² AUS by asset class includes AUS managed behalf of other investment teams; ³ Only for AM; ⁴ J.P. Morgan Asset Management as of December 31, 2025; ⁵ J.P. Morgan Asset Management Business Intelligence, as of December 31, 2025, and includes U.S. Advisors only; ⁶ J.P. Morgan Asset Management, ISS Market Intelligence Simfund, public filings and company websites, based on 2024 rankings; ⁷ Bloomberg, based on 2025 rankings; ⁸ iMoneyNet, based on 2025 rankings.

The power of a plan...



Define objectives?



Control your outcomes

PRINCIPLES FOR SUCCESSFUL LONG- TERM INVESTING

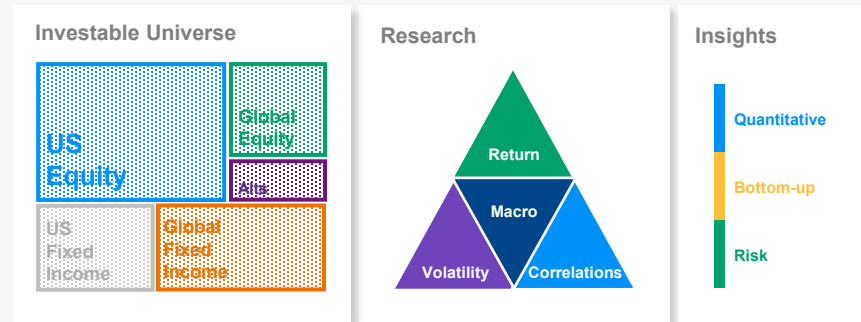
- ① PLAN ON LIVING A LONG TIME
- ② CASH ISN'T ALWAYS KING
- ③ THINK GLOBAL
- ④ COMPOUNDING WORKS MIRACLES
- ⑤ VOLATILITY IS NORMAL; DON'T LET IT DERAILED INVESTMENT PLANS
- ⑥ STAYING INVESTED MATTERS
- ⑦ DIVERSIFICATION WORKS

Source: J.P. Morgan Asset Management, for illustrative purposes only. Investments involve risks and are not similar or comparable to deposits. Not all investment ideas referenced are suitable for all investors. Provided for information only, not to be construed as investment advice. Diversification does not guarantee investment returns or eliminate the risk of loss

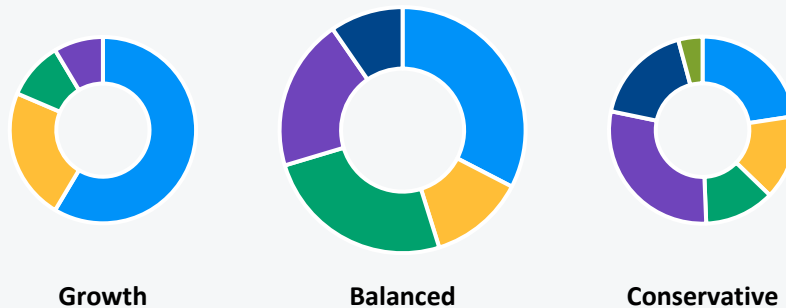
What is a Model Portfolio?

Well-diversified portfolios managed by a dedicated team of experts who continuously monitor risks and identify investment opportunities

Helping investors make well-informed decisions in building and managing portfolios



Designed to match goals, profiles, or outcomes across a range of investor goals and risk profiles



Diversified solutions to meet financial goals



Low Cost



Objectives Based



Professionally Managed

For illustrative purposes only. Diversification does not guarantee returns. Source: J.P. Morgan Asset Management.

J.P. Morgan Asset Management: Global Leader in Investment Management

Outcome-oriented, client-driven investment solutions built and managed by our dedicated team of experts

Providing trusted expertise in managing institutional mandates on a discretionary basis for over 50 years



Multi-asset
expertise

527

billion AUS

in total assets under supervision (AUD)
across 80+ multi-asset strategies.



J.P. Morgan
platform highlights

100+

multi-asset experts

with access to the best investment
ideas from nearly 1,300 professionals in
70+ global markets



Assessing a deep bench of
investment talent

50+

years

of investment track record across
different market cycles

J.P. Morgan's Multi-Asset Solutions team

More than 100 experts working together to:

- **Analyze** global markets to decide which to include in portfolios and how much to invest in each
- **Research**, select, and monitor the ETFs in a portfolio
- **Watch** over portfolios and make adjustments as market outlooks and opportunities change

Source: J.P. Morgan Asset Management, as of December 31, 2025, unless stated otherwise. AUS includes both Multi-Asset Solutions and Beta assets. For illustrative purposes only.

Why invest in a model portfolio?

Because diversification* works

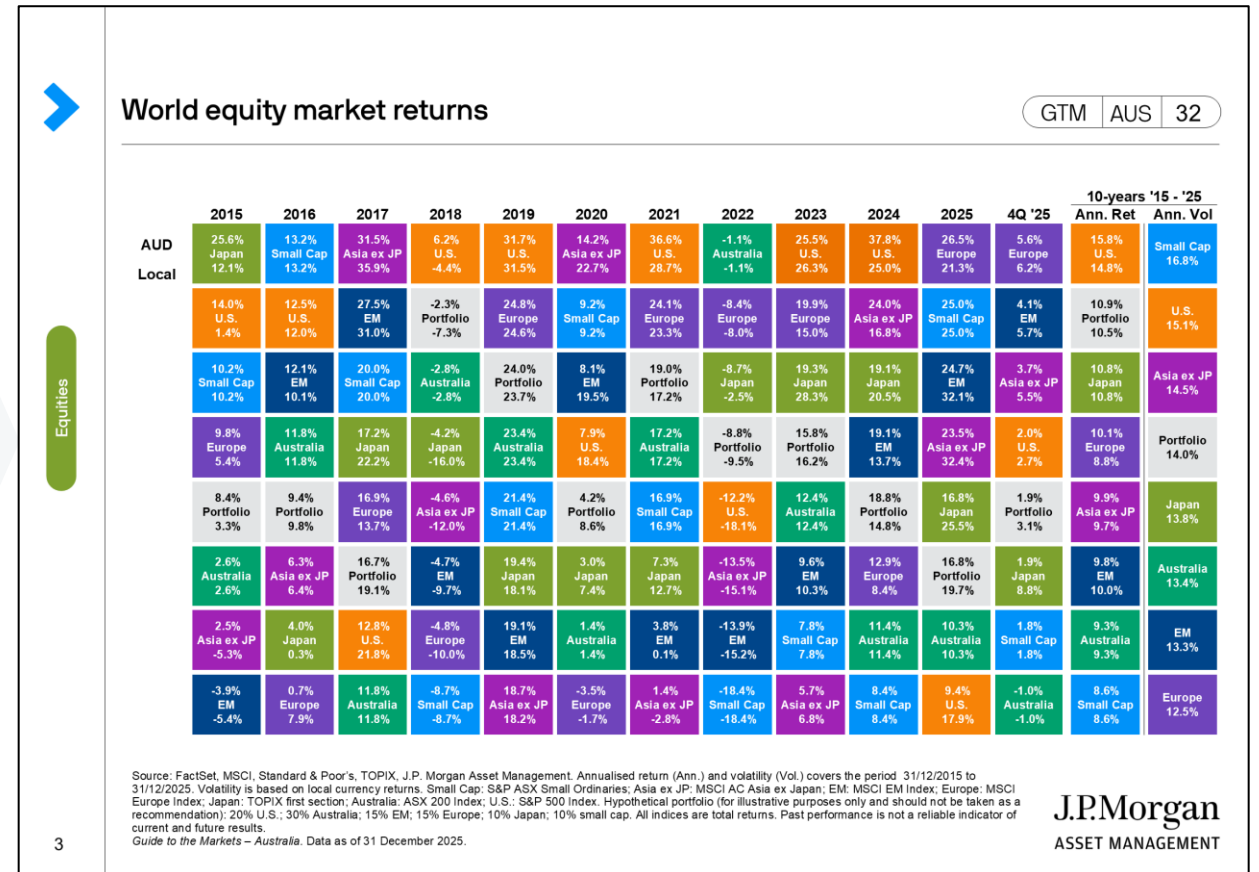
- Markets are unpredictable
- Diversification works
- Long-term focus
- Volatility is expected

Control

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- Volatility is expected

Model Portfolios

- Provide enduring solution
- Avoid behavioral pitfalls
- Outperform cash over the long term



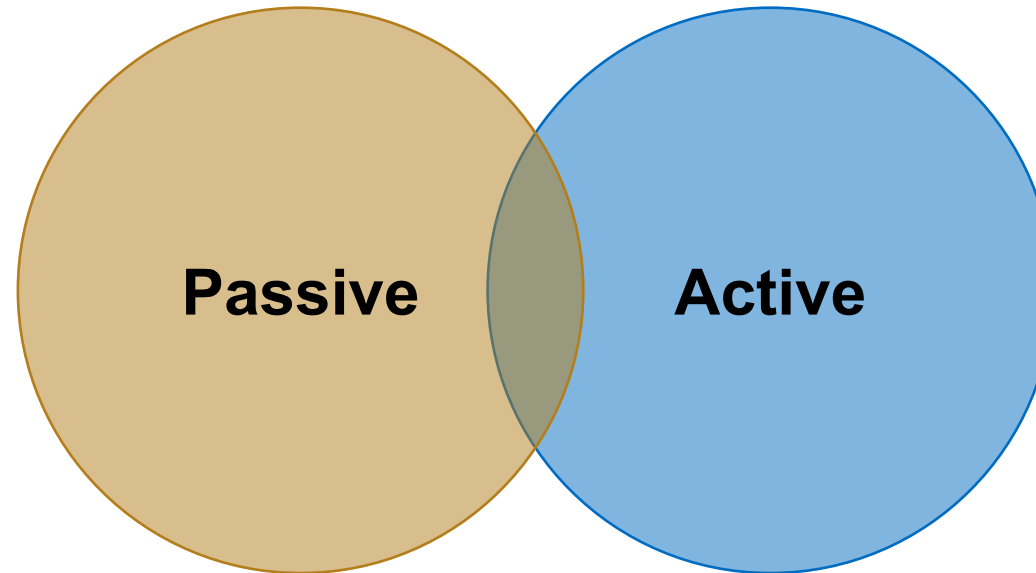
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The Best of both Active and Passive Management

Leveraging a combination of active and passive management to combine the benefits in a low-cost model

The Passive Approach

- Seeks market returns
- Lower cost
- Long-term focus
- Higher potential tax efficiency



The Active Approach

- Seeks outperformance
- Can be shorter-term focus
- Lower potential tax efficiency

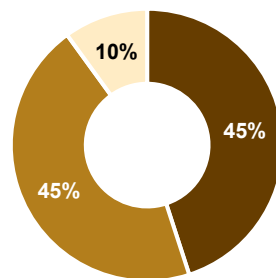
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JPMorgan Asset Management <> BetaShares Model Portfolios

JPMorgan Active Income Portfolio (J.INC)

Suggested Time Horizon	Min. 5 yrs
Volatility	Medium
Standard Risk Measure	Medium Risk
Asset Class	Multi-Asset

- Equity
- Fixed Income
- Liquid Alts

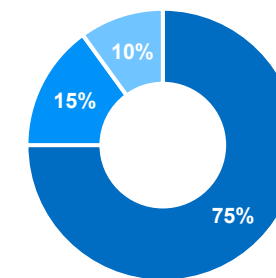


Asset Class	Location	Vehicles	Ticker	% Allocation
Equity	Australia	Betashares Australian Dividend Harvester Active ETF	HVST	5%
Equity	Australia	Betashares Australian Top 20 Equities Yield Maximiser Complex ETF	YMAX	10%
Equity	International	JPMorgan Nasdaq Equity Premium Income ETF	JPEQ	15%
Equity	International	JPMorgan Global Equity Premium Income Complex ETF Unhedged	JEGA	15%
Liquid Alts	Australia	Vanguard Australian Property Securities Index ETF	VAP	6%
Liquid Alts	International	Vanguard Global Infrastructure Index ETF	VBLD	4%
Fixed Income	Australia	Betashares Investment Grade Corporate Bond ETF	CRED	20%
Fixed Income	Australia	Betashares Australian Hybrids Active ETF	HBRD	10%
Fixed Income	International	JPMorgan Income ETF Hedged	JPIE	15%

JPMorgan Active Growth Portfolio (J.GROW)

Suggested Time Horizon	Min. 5 yrs
Volatility	High
Standard Risk Measure	High Risk
Asset Class	Multi-Asset

- Equity
- Fixed Income
- Liquid Alts



Asset Class	Location	Vehicles	Ticker	% Allocation
Equity	Australia	Betashares Australia 200 ETF	A200	15%
Equity	Australia	Betashares Australia Quality ETF	AQLT	13%
Equity	Australia	Betashares Australian Momentum ETF	MTUM	12%
Equity	International	JPMorgan Global Research Enhanced Index Equity (Hedged) Active ETF - AUD	JRHG	11%
Equity	International	JPMorgan Global Select Equity Active ETF	JGLO	11%
Equity	International	JPMorgan Nasdaq Equity Premium Income ETF	JPEQ	11%
Equity	International	JPMorgan Emerging Markets Research Enhanced Index Active ETF	JEME	3%
Liquid Alts	Australia	Vanguard Australian Property Securities Index ETF	VAP	6%
Liquid Alts	International	Vanguard Global Infrastructure Index ETF	VBLD	4%
Fixed Income	Australia	Betashares Australia Composite Bond ETF	OZBD	5%
Fixed Income	International	JPMorgan Global Bond Active ETF	JPGB	10%

Source: J.P. Morgan Asset Management as of April 30, 2026. The holdings, exposures and allocations are subject to change from time to time, without notice. All investments contain risk and may lose value. This information has been prepared by JPMorgan Asset Management (Australia) Limited (ABN 55 143 832 080) (AFSL No. 376919) being the model portfolio manager. It is for general information only, without taking into account your objectives, financial situation or needs and does not constitute personal financial advice. Before making any decision, it is important for investors to consider the appropriateness of the information and seek appropriate legal, tax, and other professional advice. J.P. Morgan Asset Management model portfolios are not funds issued by JPMorgan Asset Management (Australia) Limited. The model portfolios are offered through, and issued by, third-party platform providers and responsible entities who are not affiliated with J.P. Morgan Asset Management. Please obtain the relevant product disclosure statement and target market determination from these platform providers and responsible entities and consider these documents before making any investment decision.

J.P. Morgan Asset Management Australia ETF Product Offerings

Equity (12)			
	Ticker	Management Fee	Lonsec Rating
JPMorgan Global Research Enhanced Index Equity ETF	JREG	0.30%	Highly Recommended
JPMorgan Global Research Enhanced Index Equity ETF (Hedged)	JRHG	0.30%	Highly Recommended
JPMorgan Equity Premium Income Active ETF	JEPI	0.40%	Highly Recommended
JPMorgan Equity Premium Income Active ETF (Hedged)	JHPI	0.40%	Highly Recommended
JPMorgan US 100Q Equity Premium Income Active ETF	JPEQ	0.40%	Highly Recommended
JPMorgan US 100Q Equity Premium Income Active ETF (Hedged)	JPHQ	0.40%	Highly Recommended
JPMorgan Global Equity Premium Income Complex ETF	JEGA	0.40%	Highly Recommended
JPMorgan Global Equity Premium Income Complex ETF (Hedged)	JHGA	0.40%	Highly Recommended
JPMorgan Global Select Equity ETF	JGLO	0.55%	Highly Recommended
JPMorgan Global Select Equity ETF (Hedged)	JHLO	0.55%	Highly Recommended
JPMorgan Emerging Markets Research Enhanced Index Equity Active ETF	JEME	0.35%	Highly Recommended
JPMorgan Climate Change Solutions ETF	T3MP	0.55%	Recommended

Fixed Income (2)			
	Ticker	Management Fee	Lonsec Rating
JPMorgan Income ETF	JPIE	0.50%	Recommended
JPMorgan Global Bond ETF	JPGB	0.45%	Recommended

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Thank you

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ETF and JPMorgan Global Equity Premium Income (Hedged) Complex ETF. 01/04/2025 for JPMorgan Global Research Enhanced Index Equity Active ETF, JPMorgan Global Research Enhanced Index Equity (Hedged) Active ETF, JPMorgan Global Select Equity Active ETF and JPMorgan Global Select Equity Active ETF (Hedged).

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