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Predictable income

ASX: 28BB, 29BB, 30BB

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Maturity and income defined

28BB

29BB

30BB

Stylised examples for illustrative purposes only.

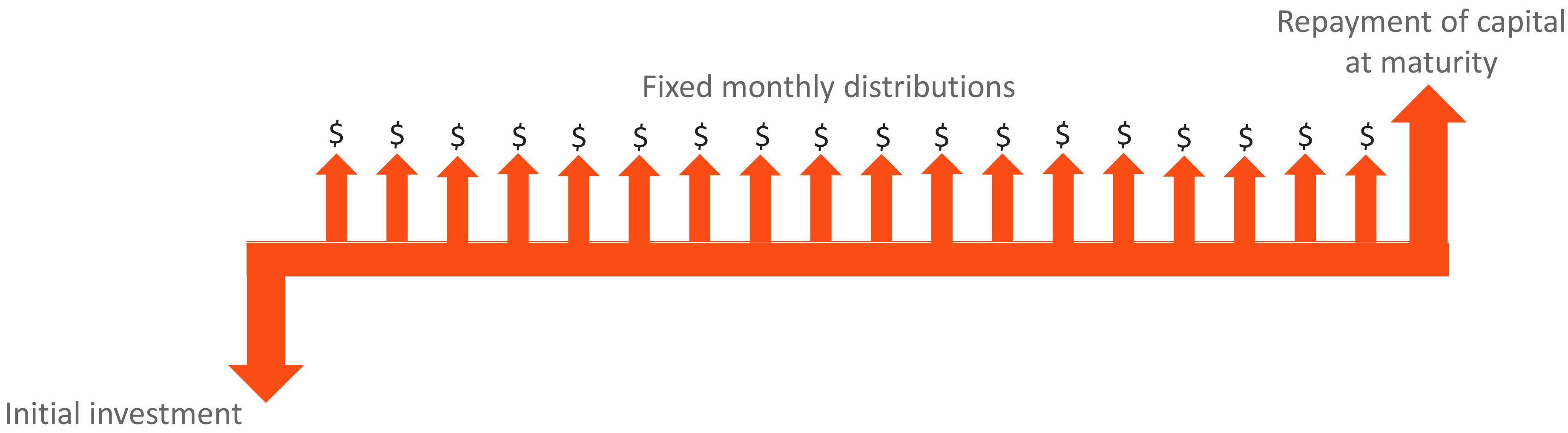
30BB

ISSUER	MATURITY
AUST & NZ BANKING GROUP	18/06/2029
BARCLAYS PLC	26/06/2029
JOHN DEERE FINANCIAL LTD	28/06/2029
MET LIFE GLOB FUNDING I	11/07/2029
TORONTO-DOMINION BANK	23/07/2029
NEW YORK LIFE GLOBAL FDG	24/07/2029
AUSNET SERVICES HOLDINGS	31/07/2029
LB BADEN-WUERTTEMBERG	2/08/2029
COMMONWEALTH BANK AUST	22/08/2029
BP CAPITAL MARKETS PLC	28/08/2029
TOYOTA FINANCE AUSTRALIA	17/09/2029
MIRVAC GROUP FINANCE LTD	18/09/2029
SHOPPING CTR AU PRPTY RT	24/09/2029
PACIFIC NATIONAL FINANCE	24/09/2029
BPCE SA	23/10/2029
ENBW INTL FINANCE BV	30/10/2029
COLES GROUP TREASURY	6/11/2029
NATIONAL AUSTRALIA BANK	14/11/2029
ING BANK (AUSTRALIA) LTD	20/11/2029
SCENTRE GROUP TRST 1	27/11/2029
QANTAS AIRWAYS LTD	27/11/2029
BENDIGO AND ADELAIDE BK	28/11/2029
GTA FINANCE CO PTY LTD	4/12/2029
COMMONWEALTH BANK AUST	9/01/2030
WESTPAC BANKING CORP	21/01/2030
TOYOTA FINANCE AUSTRALIA	22/01/2030
AUST & NZ BANKING GROUP	18/02/2030
EMIRATES NBD BANK PJSC	26/02/2030
NESTLE CAPITAL CORP	13/03/2030
NATIONAL AUSTRALIA BANK	18/03/2030
STOCKLAND TRUST	26/04/2030
TRANSURBAN QLD FINANCE	2/05/2030
VERIZON COMMUNICATIONS	6/05/2030
WOOLWORTHS GROUP LTD	20/05/2030
NSW ELECTRICITY NETWORKS	29/05/2030

Stylised examples for illustrative purposes only

As at 31 August 2025

Predictable



Stylised examples for illustrative purposes only

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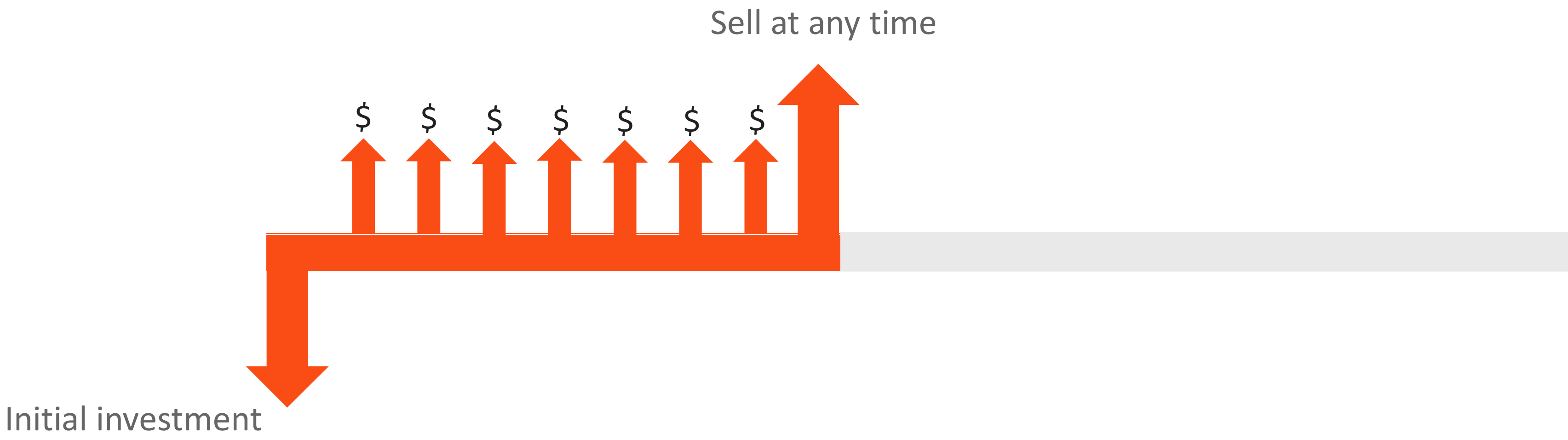
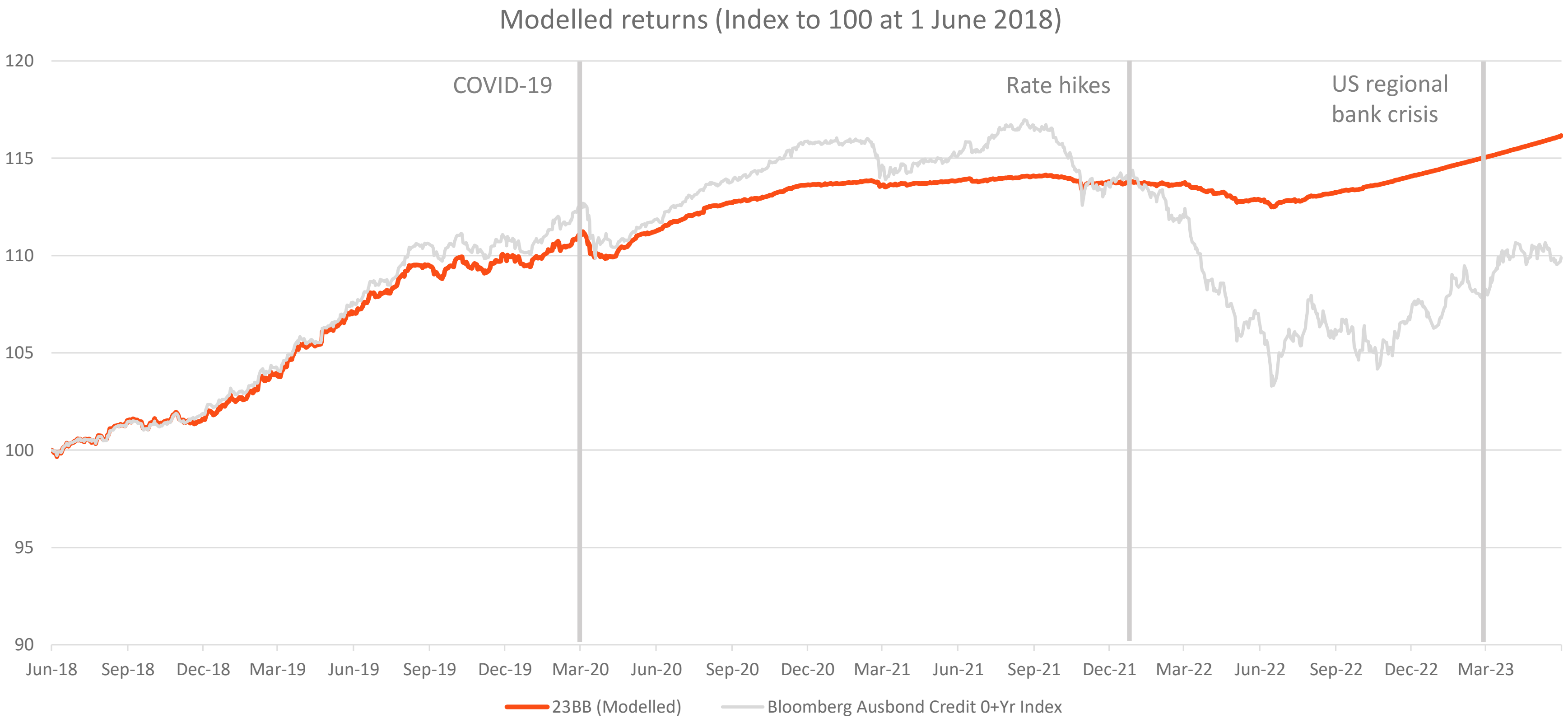
Liquidity



Stylised examples for illustrative purposes only

Predictable outcomes



Source: Betashares, Bloomberg
This is for illustrative purposes only. Modelled 23BB ETF has been simulated using a similar methodology to the current funds. A basket of corporate bonds maturing 12 months before 31 May 2023 have been tracked over the period 1 June 2018 to 31 May 2023. When bonds mature they are reinvested in MMKT ETF to model reinvestment of cash. Fees are included.

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Funds ⌄ About us ⌄ Resources ⌄ Insights ⌄ Super ⌄ Betashares Direct →

30BB | Overview | Key facts | Performance | Cashflow calculator | Holdings & allocation | Distributions | Announcements | Research & resources

Calculation mode

Amount | Target

Investment Amount

$ 100,000

Purchase Price

$ 25.16 RESET

Projected Total Income to Maturity

$20,127.5

Projected Yield to Worst net of fees (% p.a.)

4.33%

Projected Monthly Income

$359.42

Projected Distribution Yield (% p.a.)

4.31%

Maturity Date

May 31, 2030

Projected Yield and Cashflow Calculator is subject to the important information and key assumptions set out on the relevant Fund Page

Maturity and income defined

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Case study 1: Core fixed interest position

Position	Weight
Australian equities	28%
Global equities	41%
Listed infrastructure	3.5%
Gold	2.5%
28BB	**5%**
29BB	**5%**
30BB	**5.5%**
International Fixed Interest	9.5%
Cash	0%

Rationale:
More control over credit exposures
Flexibility to roll via ladder (28BB->31BB or 32BB etc.)

The above hypothetical example is provided for illustrative purposes only. It is not a recommendation to invest or adopt any investment strategy.

Case study 2: Targeted exposure

Position	Weight
Australian equities	28%
Global equities	41%
Listed infrastructure	3.5%
Gold	2.5%
Australian Fixed Interest	10.5%
28BB	**5%**
International Fixed Interest	9.5%
Cash	0%

Catalyst:
Trump 2028?
or
A view on steepening/flattening of curve

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Case study 3: Retirement – bucketing solution

Long-term	Weight
Australian equities	36%
Global equities	53%
Listed infrastructure	4%
Gold	0%
30BB	**7%**

Medium-term	Weight
Australian equities	29%
Global equities	20%
Listed infrastructure	3%
Gold	2.5%
29BB	**20%**
30BB	**7%**
International Fixed Interest	18.5%

Short-term	Weight
Cash	30%
Other ST Credit	40%
28BB	**30%**

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Case study 4: Outside of a SMA

Position	Weight
Australian equities	28%
Global equities	41%
Listed infrastructure	3.5%
Gold	2.5%
Australian Fixed Interest	15.5%
International Fixed Interest	9.5%
Cash	0%
	-$50,000

Position	$
30BB	**+50,000**

Case Study 5: A diversified portfolio of ‘direct’ securities

Position	Weight
Direct Australian equities	50%
28BB	**20%**
29BB	**15%**
30BB	**15%**

Rationale:
Hold a diversified pool of fixed income positions

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The leader in cash and fixed income

Cash & money markets

Liquidity, capital stability, income

High interest cash **AAA**

Cash & money market securities **MMKT**

Credit income

Income, liquidity, capital preservation

Floating rate senior debt **QPON**

Floating rate sub debt **BSUB**

Bank credit & hybrids (active) **HBRD**

Corporate bonds (interest rate-hedged) **HCRD**

Australian fixed rate bonds

Diversification, income, liquidity

Core Australian bonds **OZBD**

Core Australian bonds (active) **BNDS**

Corporate bonds **CRED**

Aus government bonds **AGVT**

Aus ethically-screen bonds **AEBD**

Global fixed rate bonds

Diversification, income, liquidity

US 10yr Treasuries **US10**

US 20+yr Treasuries **GGOV**

US inflation-protected Treasuries (TIPS) **UTIP**

Global green bonds **GBND**

Global bonds **WBND**

Defined Income

Defined maturities, return outcomes and income, liquidity

May-2028 corporate bonds **28BB**

May-2029 corporate bonds **29BB**

May-2030 corporate bonds **30BB**

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Maturity and income defined

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Stylised examples for illustrative purposes only.

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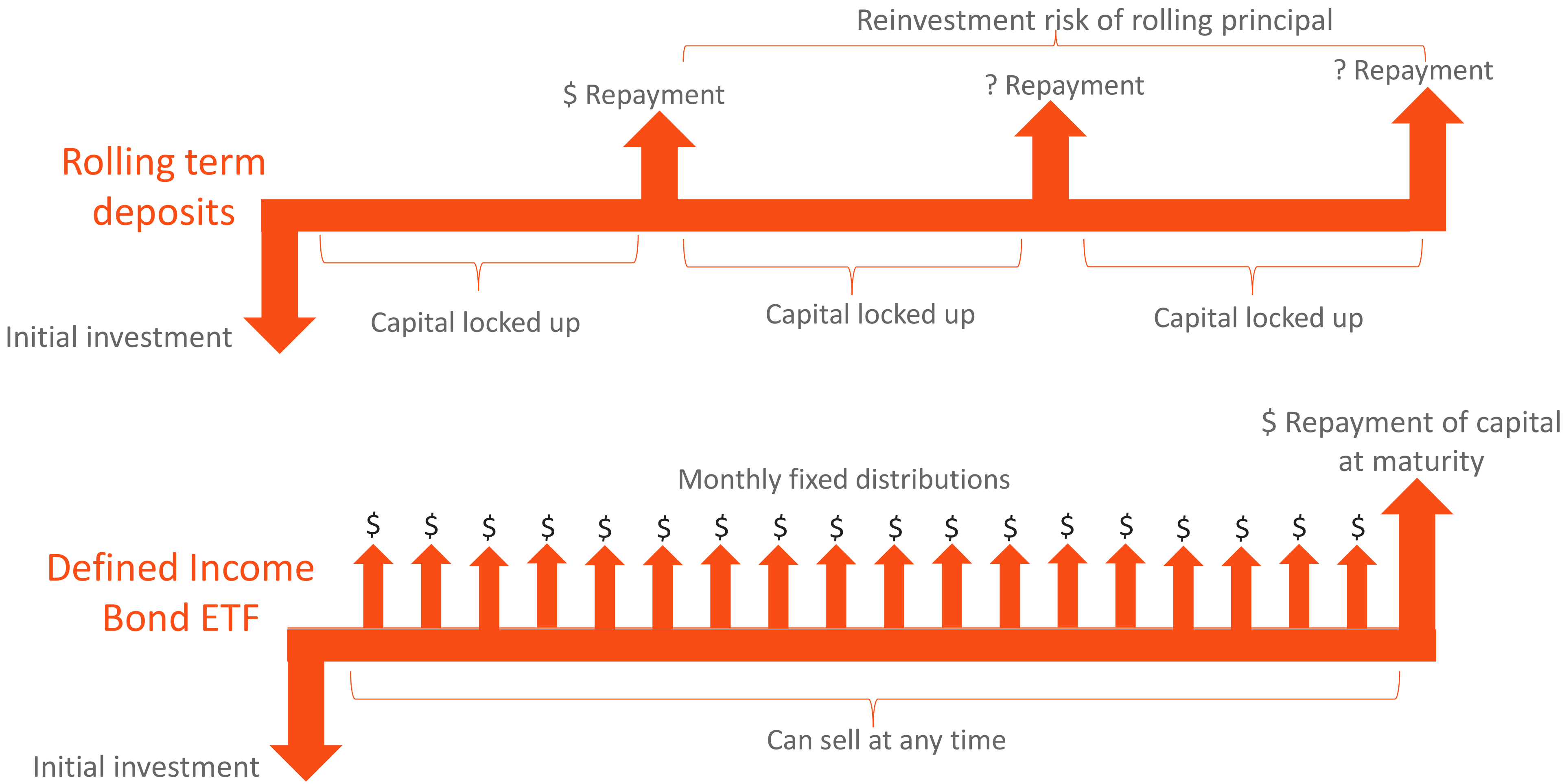
APPENDIX

Defined Income Bond ETFs vs traditional bond funds

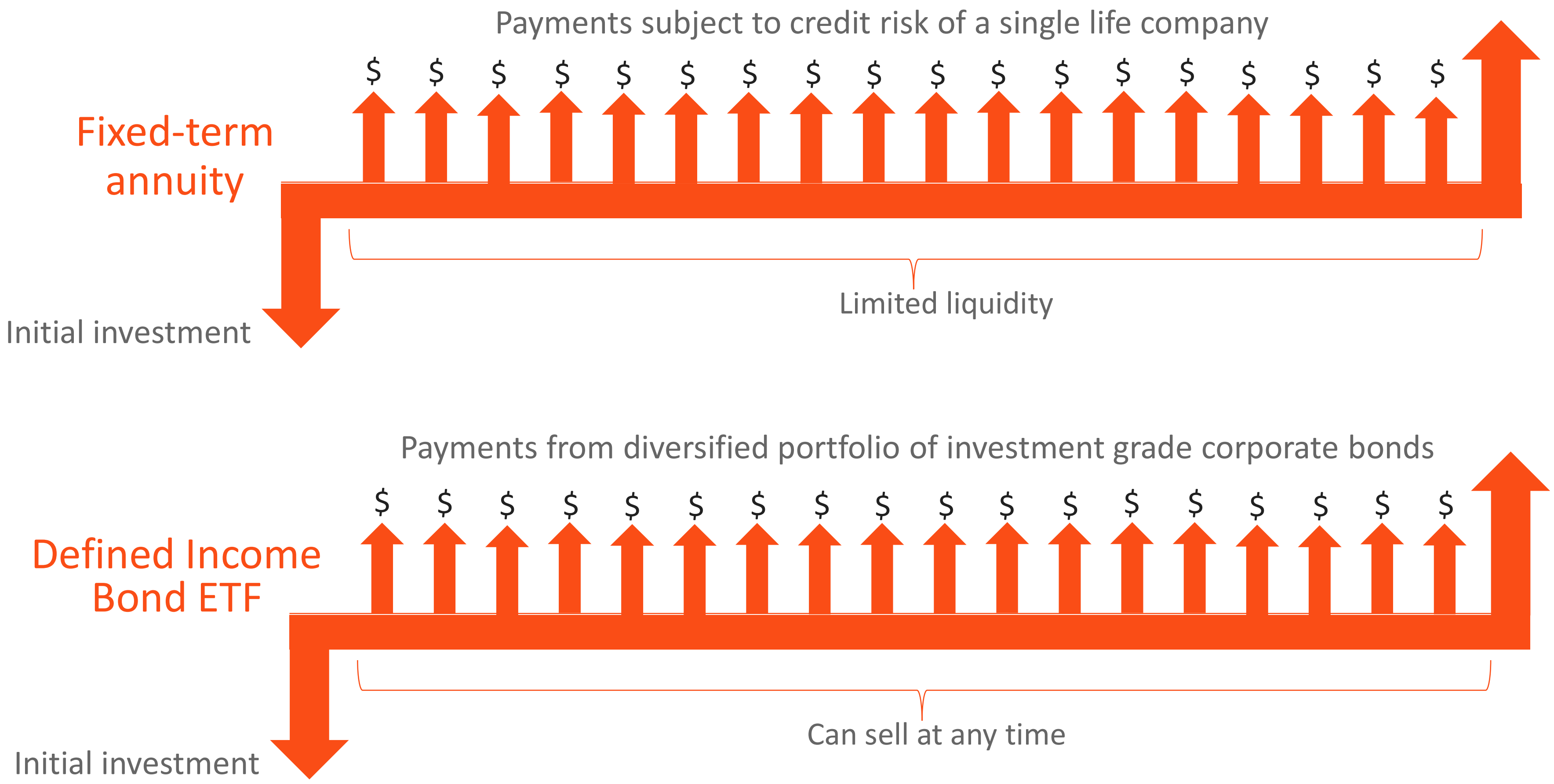
Stylised examples for illustrative purposes only

Defined Income Bond ETFs vs term deposits



Stylised examples for illustrative purposes only

Defined Income Bond ETFs vs fixed-term annuities



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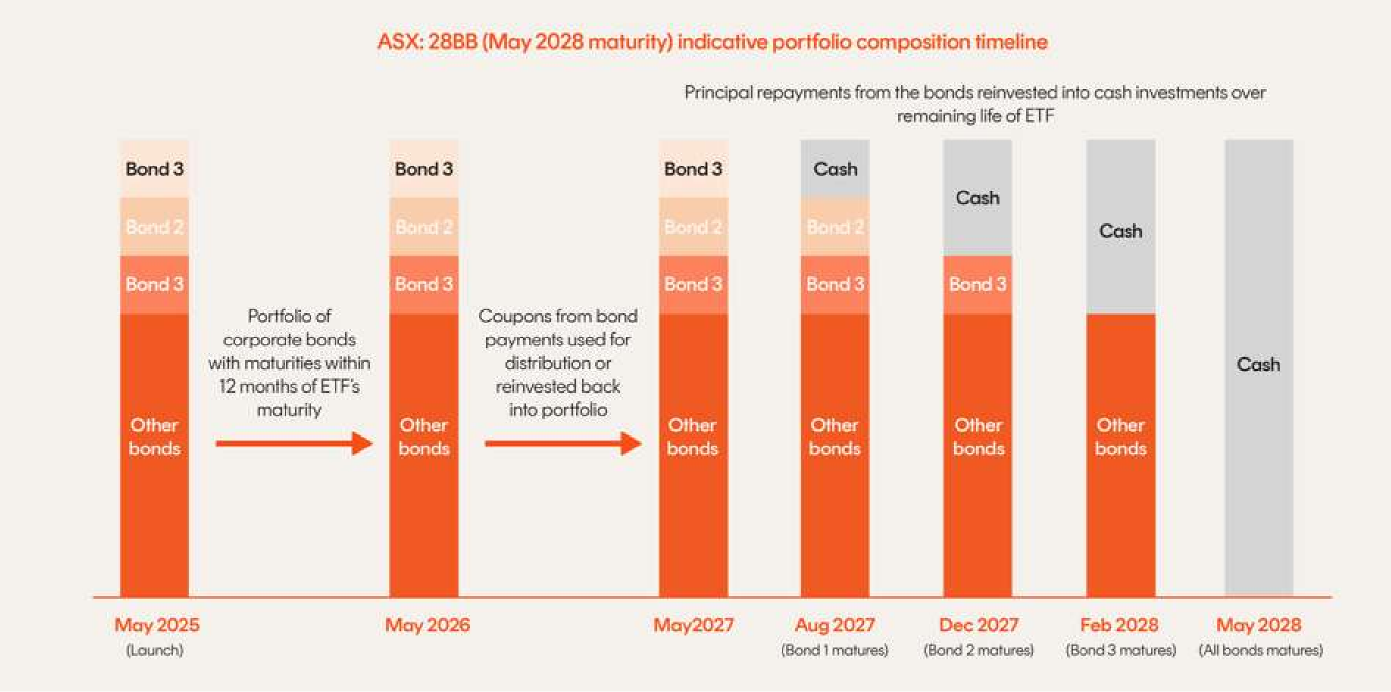
What happens under the hood?

- Each Defined Income Bond ETF holds a portfolio of corporate bonds due to mature within a year of the ETF's maturity date.
- The principal payments from the underlying bonds will be reinvested in cash or cash equivalents.
- At maturity, cash will constitute the entirety of the fund.

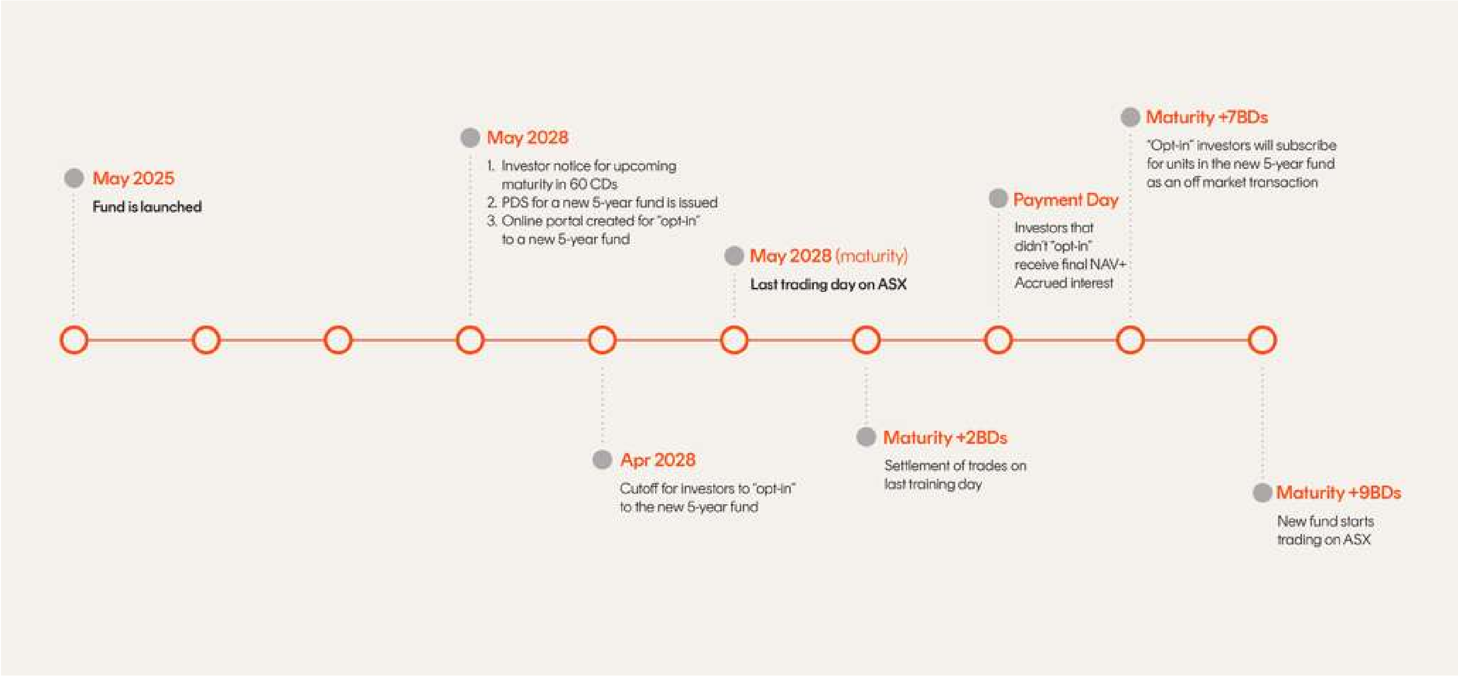


As at 1 May 2025. Other than launch date, all dates are provided for illustrative purposes only.

Indicative investor timeline and rollover option

- Investors can choose to receive cash proceeds at maturity or roll over their principal into a new 5-year Defined Income Bond ETF.
- Investors will be informed about the new fund launch 60 calendar days before the current ETF matures.
- Investors can make their rollover election up to 30 calendar days before the current ETF matures.

ASX:28BB indicative timeline



As at 1-May-2025; For illustrative purposes only; Indicative timeline for 28BB; "BD" refers to business days.