



Multi-Index Funds

Low cost diversified portfolios utilising BlackRock's high quality strategic asset allocation

- Low cost
- Global multi-asset portfolios
- Built with index funds
- 5 risk profiles to choose from
- BlackRock's proprietary strategic asset allocation
- Monthly rebalancing
- Low tracking error to benchmark
- No tobacco, controversial weapons or nuclear weapons
- Daily liquidity

0.19%

p.a. management fee

Fund Ratings:



as of September 2020

The BlackRock Multi-Index Funds range offers access to well diversified multi-asset portfolios at competitive fees with daily liquidity. Each portfolio is designed with a long-term strategic asset allocation, benefiting from diversification across asset classes including: Australian and international equities, emerging market equities, global real estate and fixed income.

Designed for Australian investors, the portfolios are constructed to optimally balance long-term returns, risks and costs across five risk profiles: **Conservative, Moderate, Balanced, Growth and High Growth.**

The strategic asset allocation is implemented efficiently using index funds and rebalanced monthly to ensure the portfolios closely follow their target benchmark asset allocation.

Each portfolio also excludes tobacco, controversial weapons and nuclear weapons.

Asset allocation



Asset Class	Conservative	Moderate	Balanced	Growth	High Growth
Australian Equities	6%	11%	16%	24%	30%
International Equities – Developed (unhedged)	5%	7%	12%	19%	23%
International Equities – Developed (hedged)	0%	3%	7%	9%	8%
International Equities – Emerging Markets	2%	5%	7%	8%	9%
International Property	0%	3%	4%	5%	6%
Gold	2%	3%	5%	6%	7%
Australian Fixed Income	14%	10%	7%	5%	3%
Australian Inflation-Linked Bonds	10%	9%	8%	7%	3%
Global Fixed Income	14%	10%	7%	0%	0%
US Inflation-Linked Bonds	10%	9%	8%	7%	3%
Global High Yield	3%	3%	4%	5%	6%
Cash	34%	27%	15%	5%	2%

For illustrative purposes only and subject to change.

Source: BlackRock as of 30 April 2021. This material is provided for informational purposes only and is not intended to be investment advice or a recommendation to take any particular investment action. Growth defensive split is approximate only and may deviate.

Reasons to invest:

Efficiency



Diversified core portfolio at a competitive fee

The BlackRock Multi Index Funds utilise a tailored portfolio construction process drawing upon BlackRock's global expertise and wide range of index funds. At a management fee of 0.19% per annum, these funds offer low-cost exposure to broadly diversified global multi-asset portfolios and can act as efficient core portfolio holdings

Experience



Seasoned investment team with a strong long-term track record

The Funds are managed by the Australian Multi-Asset Strategies & Solutions team (MASS) within BlackRock Australia, a seasoned investment team of portfolio managers and strategists, with a 29-year track record of building multi-asset diversified portfolios for Australian investors, drawing from the resources of the largest asset manager in the world

ESG



Removing controversial sectors from the investment portfolio

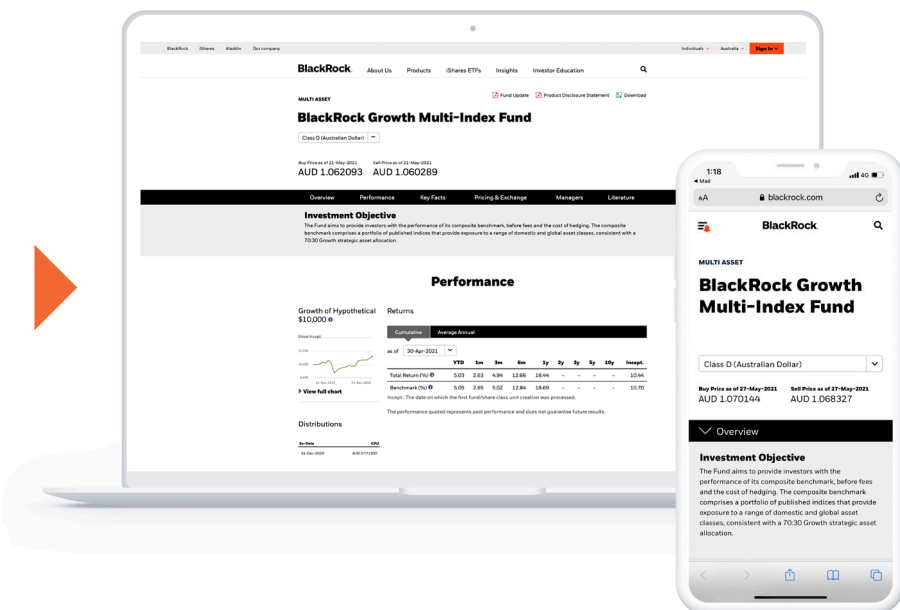
All tobacco, controversial weapons and nuclear weapons are excluded from the Multi-Index Funds. BlackRock's 50-strong Stewardship Team engages with listed company boards and management on behalf of our index investors to drive sound governance practices through transparent voting guidelines and records, statements of adherence on stewardship, key performance indicators, voting bulletins and public policy position papers to pursue long-term financial returns for our clients as shareholders

Online access to portfolio metrics @ www.blackrock.com/au/multi-asset

Daily pricing

Monthly commentary

Key information



Why BlackRock for multi-asset?

A\$900B AUM* in multi-asset portfolios | 270+ multi-asset professionals

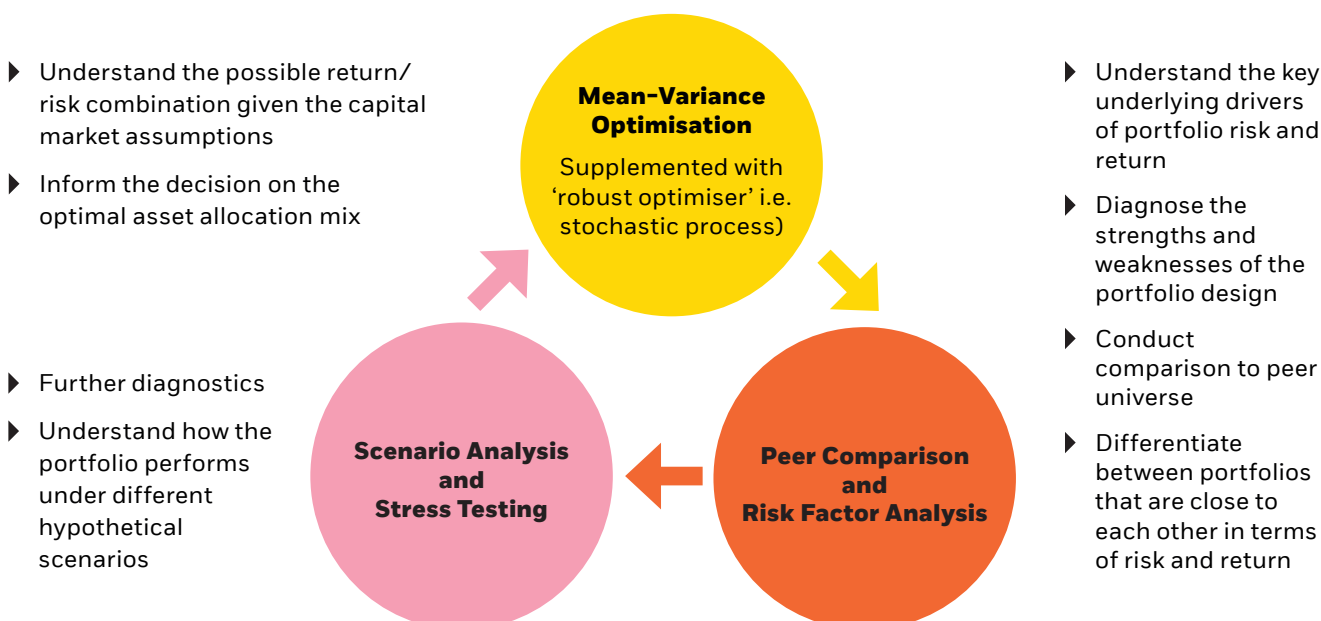
<p>Local expertise, global resources</p> <p>World's largest asset manager with AUD A\$11T AUM</p> <p>Australian team with 29-year track record</p>	<p>BlackRock's Aladdin risk management & technology engine</p> <p>200+ strong risk team</p> <p>1,000+ developers monitoring 2,000+ risk factors daily</p>	<p>BlackRock Investment Institute</p> <p>Trusted investment views on the economy, markets, geopolitics, asset allocation</p> <p>Proprietary capital market assumptions</p>	<p>ESG & stewardship</p> <p>Largest Stewardship team in the industry</p> <p>3,000+ engagements p.a. with 2,000+ public companies in 54 markets</p>
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BlackRock investment process

1	2	3
<p>Determine strategic asset allocation (SAA):</p> <ul style="list-style-type: none"> Determine asset class universe and corresponding capital market assumptions Determine ESG screens, portfolio constraints, hedge ratio, peer comparisons Stress test candidate SAAs for robustness and determine final SAA 	<p>Select portfolio building blocks:</p> <ul style="list-style-type: none"> Access liquid, proven investment vehicles for each asset class that meet the team's strict investment criteria Low cost implementation via index (or ESG index) asset class building blocks Flexibility to adapt building blocks as investor views on ESG exclusionary sectors evolve 	<p>Implement optimal portfolio, monitor risk, review ESG screens:</p> <ul style="list-style-type: none"> Use BlackRock's market leading technology platform to help ensure risks are deliberate, diversified and scaled Rebalance portfolio monthly to ensure asset class exposures stay close to strategic benchmark weights Continuous review of ESG screens and portfolio outcomes

There is no guarantee that a positive investment outcome will be achieved.

BlackRock's proprietary strategic asset allocation



*As of 30 September 2020

Who should consider these funds?

The BlackRock Multi-Index Funds may appeal to investors who:



Seek long-term capital growth and income



Are looking for a broadly diversified exposure to Australian and global investments across equities, fixed income, real estate, infrastructure and other asset classes



Are cost conscious and want to access multi-asset portfolios that are implemented efficiently using index building blocks



Aim to remove controversial sectors from portfolios - tobacco, controversial weapons and nuclear weapons

Want to know more?

blackrock.com/au | clientservices.us@blackrock.com | 1300 366 100

APIR Codes:

Conservative BLK6264AU | **Moderate** BLK3651AU | **Balanced** BLK1918AU | **Growth** BLK9560AU | **High Growth** BLK1596AU

Important information:

Performance figures represent past performance and are not indicative of future performance. Current performance may be higher or lower than that shown. Net performance figures are calculated after fund management fees and expenses, and assume reinvestment of distributions. Gross performance figures are calculated gross of ongoing fees and expenses. Unless otherwise stated, performance for periods greater than one year is annualised and performance calculated to the last business day of the month.

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