

INCOME+ DEFENSIVE

30 September 2026

INVESTMENT OBJECTIVE

The Income+ Defensive portfolio is designed to provide regular income while prioritising the stability of your investment. It invests in a diversified allocation of Australian and global fixed income.

BENEFITS

Monthly income, paid or reinvested

Take the income as cash each month, or reinvest it automatically to compound at no extra cost. Switch whenever your needs change.

Always accessible, no withdrawal penalties

Access your money whenever you need it, with no withdrawal penalties or lock-in periods.

Rebalancing handled for you

Your portfolio is automatically rebalanced to keep it aligned with its objective, without you having to manage it yourself.

Built on best-in-class ETFs

We research and select high-quality ETFs to build a diversified portfolio designed around your investment objective.

SELFWEALTH FEES

0.05-0.45% p.a., based on investment balance. ETF Fees apply.⁴ For full details, see our [pricing page](#).

DISTRIBUTION YIELD¹

5.0%

INCOME DISTRIBUTION

Monthly

SUGGESTED INVESTMENT TIMEFRAME

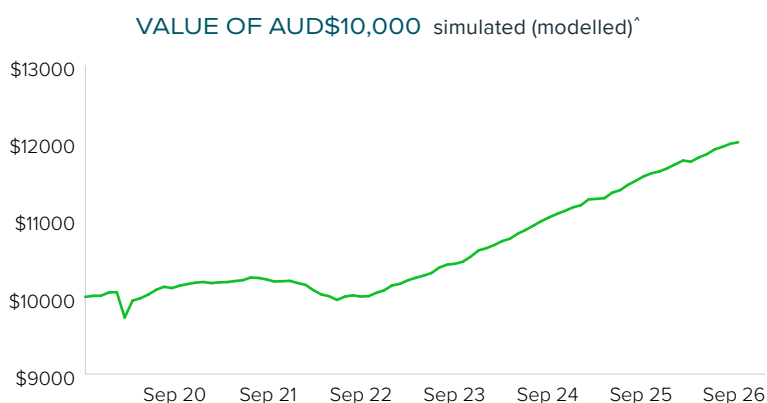
1+ year

PORTFOLIO INCEPTION

5 October 2026

PERFORMANCE

RETURN (net of fees)	PORTFOLIO actual ²	PORTFOLIO simulated (modelled) ³
1 month	-	0.17%
3 month	-	0.79%
6 month	-	2.14%
1 year	-	3.81%
3 year (% ann.)	-	4.80%
5 year (% ann.)	-	3.25%



⁴The performance shown combines actual and simulated performance. The start date reflects the inception date of the most recently launched ETF included in the model portfolios. From that date, performance is based on the actual historical returns of the underlying ETFs. Performance shown prior to that date is simulated and does not represent actual performance. Past performance is not a reliable indicator of future performance.

ASSET ALLOCATION

ASSET CLASS	ETF	%
Cash	iShares Core Cash ETF	15%
Australia Bonds	VanEck Australian Floating Rate ETF	35%
Australia Bonds	VanEck Australian Subordinated Debt ETF	40%
Global Bonds	Vanguard Global Aggregate Bond Index (Hedged) ETF	10%

SECTOR

Australia Equity	0.0%
Global Equity	0.0%
Investment Grade	81.5%
High Yield	0.0%
Government Bonds	3.5%
Cash ETFs	15.0%

REGION

Australia	79.3%
United States	5.2%
Other Developed Countries	14.4%
Emerging Markets	1.1%

TRAILING 12M DISTRIBUTION YIELD⁵

5.3%

1. Indicative distribution yield: calculated based on distributions from the portfolio's underlying investments over three most recent distributions relative annualised and current yield measures. Yields reflect the fees and costs of the underlying ETFs. The yield is indicative only, is not a forecast or a guaranteed return, will vary, and may be lower at the time of investment. Past performance is not a reliable indicator of future performance.
2. Actual performance (from Model Portfolio launch). Represents the performance of the Model Portfolio from its launch and does not represent the actual returns of any investor or individual MDA account. Performance reflects the Model Portfolio's holdings and target allocations as they applied from time to time, and assumes changes to the Model Portfolio are implemented on the effective date of the change at that day's closing price. Returns are total returns calculated using a compounded time-weighted methodology and assume the reinvestment of distributions. Underlying investment fees and costs are reflected in the returns of the underlying investments, and performance is shown after deduction of the MDA fee at the highest applicable rate (Blue tier). Brokerage and other transaction costs, and investor taxes, are not included. Actual investor returns may differ due to individual circumstances, the timing of contributions and withdrawals, and implementation.
3. Simulated / hypothetical performance (before Model Portfolio launch). Performance shown for periods before the Model Portfolio's launch is simulated (backtested) and does not represent the actual returns of any investor or product. The Model Portfolio did not exist during the period shown. The backtest applies the ETFs and target allocations selected at launch retrospectively and is therefore prepared with the benefit of hindsight. It assumes rebalancing in accordance with the drift thresholds applying at launch, executed at closing prices and without transaction costs. Returns are total returns calculated using a compounded time-weighted methodology and assume the reinvestment of distributions. Underlying investment fees and costs are reflected in the returns of the underlying investments, and performance is shown after deduction of the MDA fee at the highest applicable rate (Blue tier). Brokerage and other transaction costs, and investor taxes, are not included. No investor could have invested in the Model Portfolio over the simulated period and no investor achieved these returns.
4. ETF management fees are charged by each fund issuer and included in the traded unit price. On a portfolio weighted basis, the ETF management fees are typically 0.13% - 0.4% per year.
5. Calculated as the weighted average of each underlying ETF's trailing 12-month distribution yield. Yields reflect underlying ETF fees and costs but not Selfwealth fees, and exclude franking credits. Yield will vary and may be lower at the time of investment. Past performance is not indicative of future performance.

Disclosure: Selfwealth Australia Pty Ltd ABN 52 655 611 779 (ACN 655 611 779) holds Australian Financial Services Licence 421789 and acts as the MDA Manager for the Selfwealth Managed Discretionary Account service. This fact sheet is general information only. It has been prepared without taking account of your objectives, financial situation or needs. Before acting on it you should consider whether it is appropriate for you. You should obtain the relevant Target Market Determination (TMD) and Product Disclosure Statement (PDS) for any product mentioned in this fact sheet and consider its contents before making any decision.