

## Soteria Dynamic 'Index Balanced' Returns

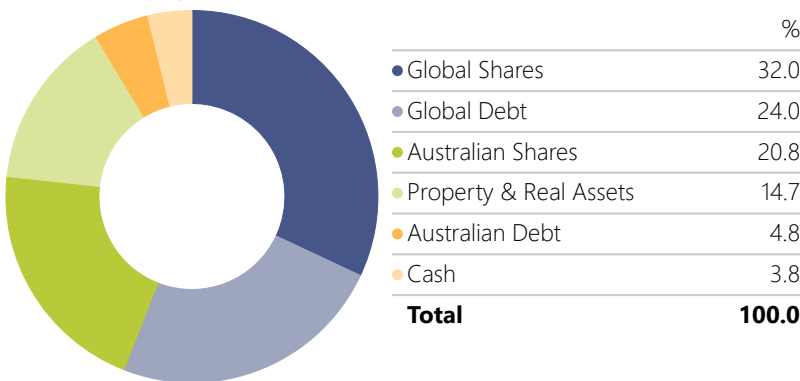
As of 30/06/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Index Balanced Portfolio	1.26%	4.63%	3.58%	11.34%	11.26%	8.36%	6.36%	-0.53%	13.13%	-8.51%	12.87%	12.72%
Balanced Peer Group	1.30%	4.22%	3.93%	9.77%	8.53%	6.75%	5.38%	2.81%	10.21%	-6.36%	9.17%	9.94%

## Portfolio Profile

The Soteria Dynamic Index Balanced Portfolio aims to achieve a return of CPI + 3.0% p.a. after fees, over rolling 7-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

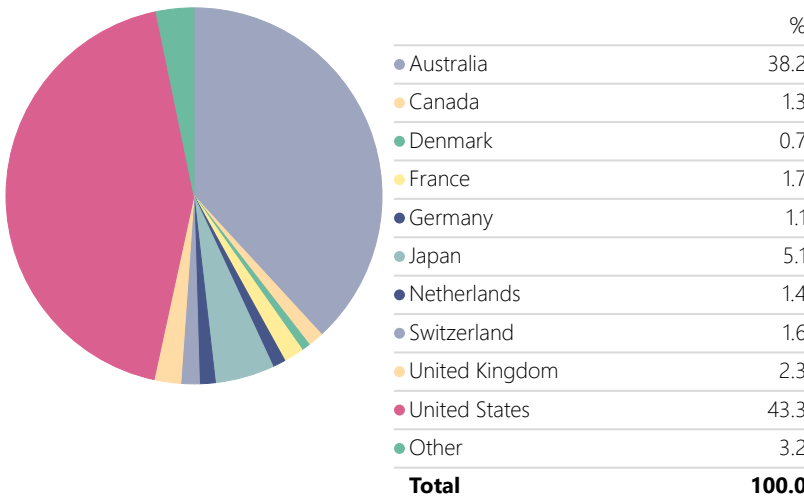
## Asset Class Breakdown

Portfolio Date: 30/06/2025



## Equity Country/Region Exposure

Portfolio Date: 30/06/2025



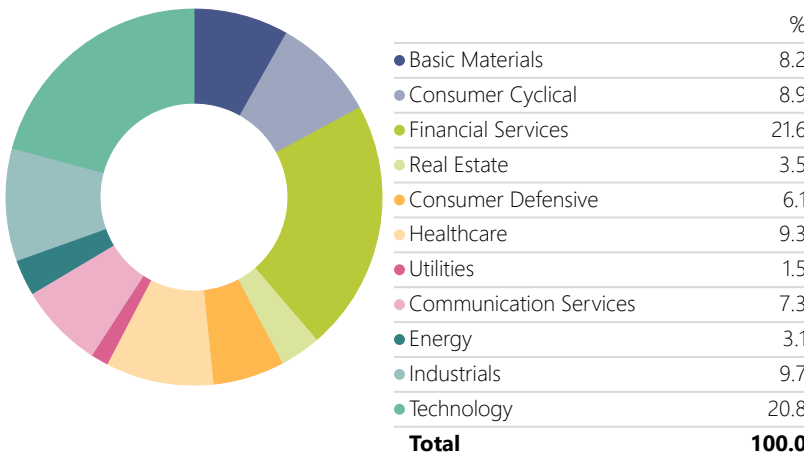
## Top 10 Holdings

Portfolio Date: 30/06/2025

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	20.8
Vanguard MSCI Intl ETF	19.2
Vanguard Intl Fxd Intr (Hdg) ETF	14.3
BetaShares Global Quality Leaders ETF	12.7
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.4
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.3
iShares Global High Yield Bond AUDH ETF	4.9
Vanguard Intl Credit Secs (Hdg) ETF	4.8
BetaShares Aus High Interest Cash ETF	3.8
Vanguard Australian Corp Fxd Intr ETF	2.4

## Equity Sector Exposure

Portfolio Date: 30/06/2025



## Leading Contributors

Time Period: 1/04/2025 to 30/06/2025

Fund Name	Weights	Return	Contribution
Vanguard Australian Shares ETF	20.28	9.47	1.88
Vanguard MSCI Intl ETF	17.64	5.98	1.50
BetaShares Global Quality Leaders ETF	12.33	7.51	0.95
Vanguard Intl Fxd Intr (Hdg) ETF	14.78	1.27	0.19
iShares Global High Yield Bond AUDH ETF	4.97	2.71	0.13

## Leading Detractors

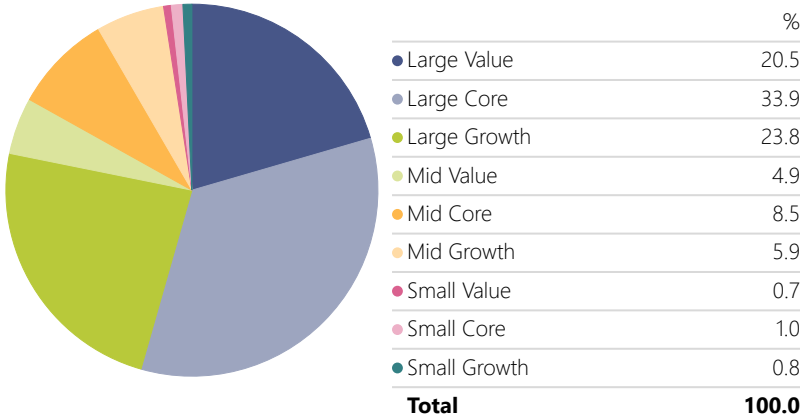
Time Period: 1/04/2025 to 30/06/2025

Fund Name	Weights	Return	Contribution
iShares S&P 500 ETF	0.93	-7.91	-0.39
Vanguard MSCI International SC ETF	0.45	-5.62	-0.14
Managed Account Cash (RBA Cash - 0.65%)	0.19	0.00	0.00
BetaShares Aus High Interest Cash ETF	3.95	1.02	0.04
Vanguard Australian Corp Fxd Intr ETF	2.48	2.29	0.06

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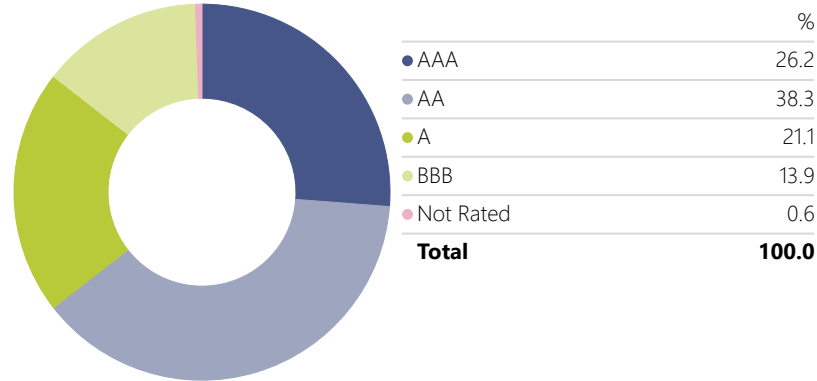
## Equity Style Analysis

Portfolio Date: 30/06/2025



## Fixed Income Credit Exposure

Portfolio Date: 30/06/2025



## Theoretical Growth of \$100,000



— Index Balanced Portfolio

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