

Soteria Dynamic 'Index Conservative' Returns

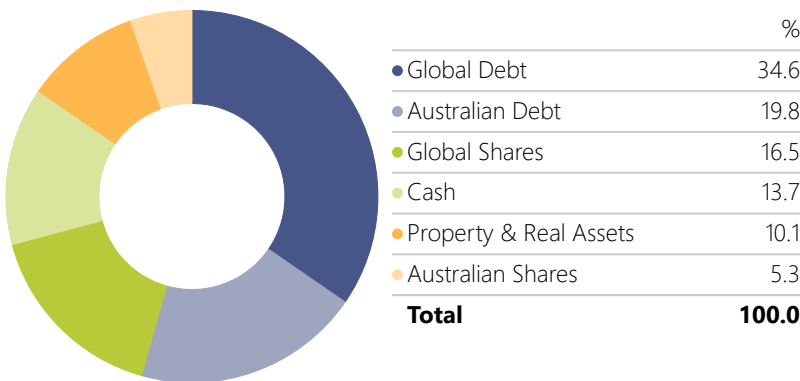
As of 30/06/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Index Conservative Portfolio	0.91%	2.73%	2.89%	8.13%	7.16%	4.54%	4.25%	1.75%	5.22%	-6.16%	8.58%	7.61%
Conservative Peer Group	0.75%	2.33%	3.32%	6.99%	5.14%	2.66%	2.70%	2.84%	1.97%	-6.70%	5.89%	5.76%

Portfolio Profile

The Soteria Dynamic Index Conservative Portfolio aims to achieve a return of CPI + 2.0% p.a. after fees, over rolling 5-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.

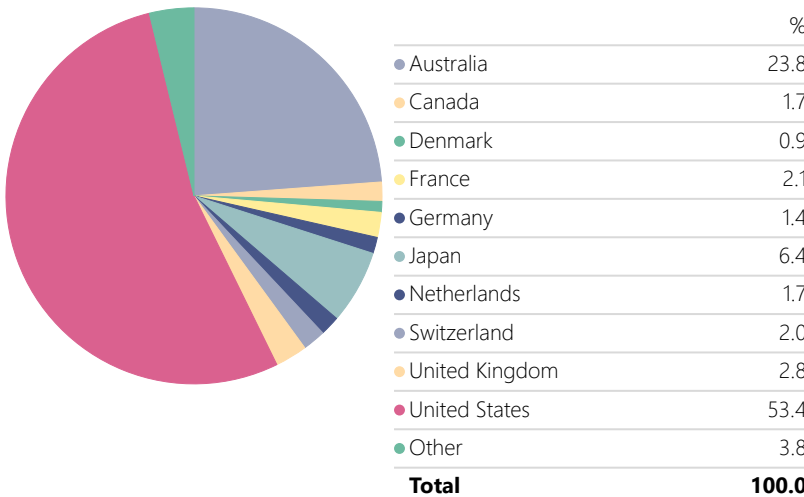
Asset Class Breakdown

Portfolio Date: 30/06/2025



Equity Country/Region Exposure

Portfolio Date: 30/06/2025



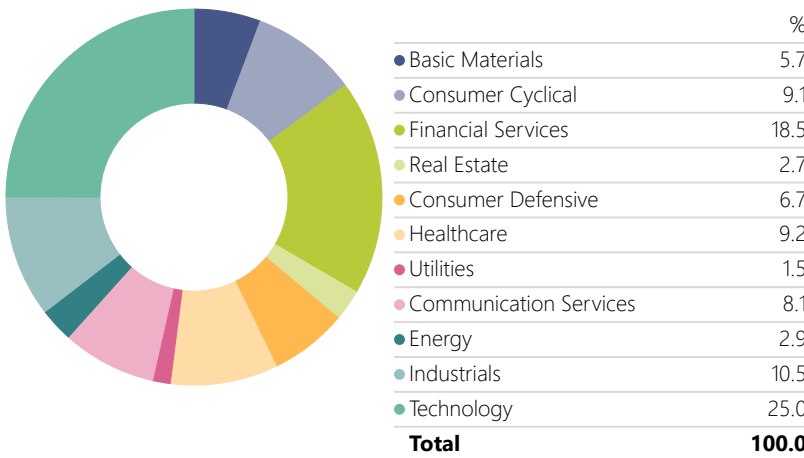
Top 10 Holdings

Portfolio Date: 30/06/2025

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	20.6
BetaShares Aus High Interest Cash ETF	13.7
Vanguard MSCI Intl ETF	9.9
Vanguard Australian Corp Fxd Intr ETF	7.4
Vanguard Australian Government Bond ETF	7.4
iShares Global High Yield Bond AUDH ETF	7.0
Vanguard Intl Credit Secs (Hdg) ETF	6.9
BetaShares Global Quality Leaders ETF	6.6
Vanguard Australian Shares ETF	5.3
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1

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 MSCI Intl ETF	8.93	5.98	0.77
BetaShares Global Quality Leaders ETF	6.23	7.51	0.49
Vanguard Australian Shares ETF	5.12	9.47	0.48
Vanguard Intl Fxd Intr (Hdg) ETF	20.90	1.27	0.27
Vanguard Australian Government Bond ETF	7.52	2.69	0.20

Leading Detractors

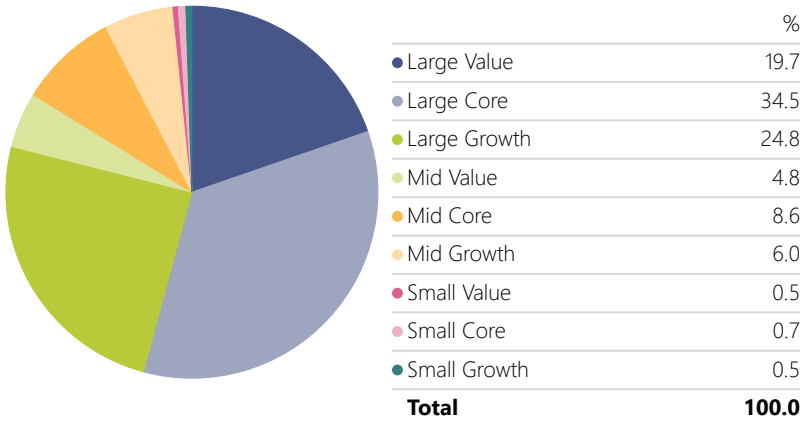
Time Period: 1/04/2025 to 30/06/2025

Fund Name	Weights	Return	Contribution
iShares S&P 500 ETF	0.60	-7.91	-0.25
Vanguard MSCI International SC ETF	0.31	-5.62	-0.09
Managed Account Cash (RBA Cash - 0.65%)	0.19	0.00	0.00
VanEck Australian Fltng Rt ETF	4.99	1.20	0.06
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.02	1.56	0.09

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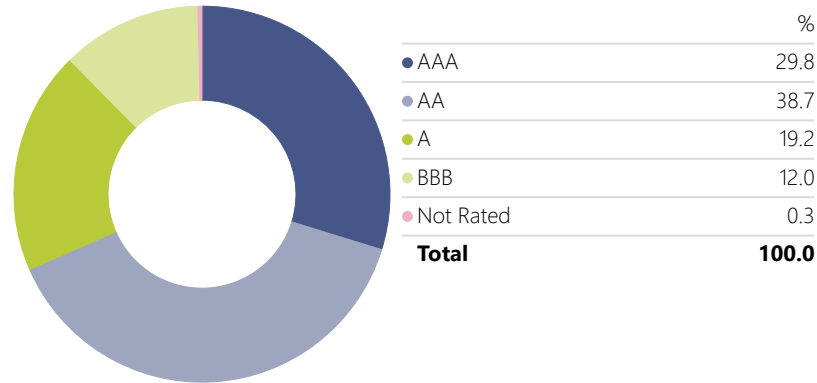
Equity Style Analysis

Portfolio Date: 30/06/2025



Fixed Income Credit Exposure

Portfolio Date: 30/06/2025



Theoretical Growth of \$100,000



— Index Conservative Portfolio

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