

Soteria Dynamic 'Index Growth' Returns

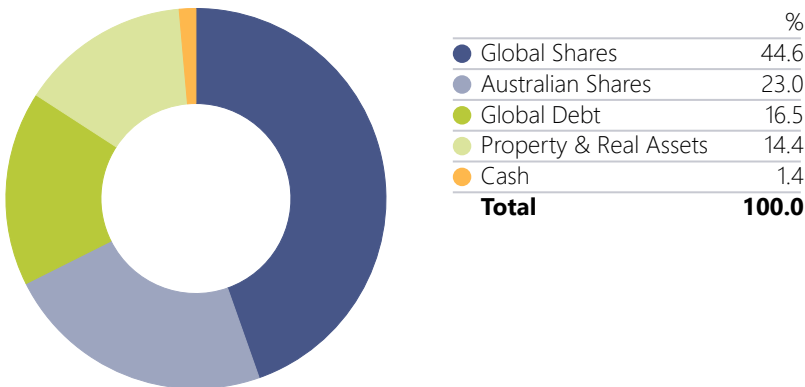
| As of 30/06/2025 | 1M | 3M | 6M | 1 Yr (p.a) | 3 Yr (p.a) | 5 Yr (p.a) | S.I (p.a) | 2020 | 2021 | 2022 | 2023 | 2024 |
|------------------------|-------|-------|-------|------------|------------|------------|-----------|--------|--------|--------|--------|--------|
| Index Growth Portfolio | 1.51% | 5.38% | 3.78% | 12.84% | 13.18% | 10.03% | 7.14% | -2.69% | 16.33% | -9.46% | 14.42% | 15.93% |
| Growth Peer Group | 1.51% | 5.36% | 4.24% | 10.98% | 10.09% | 8.40% | 6.42% | 2.90% | 14.13% | -7.78% | 10.85% | 12.11% |

Portfolio Profile

The Soteria Dynamic Index Growth Portfolio aims to achieve a return of CPI + 3.5% p.a. after fees, over rolling 10-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.

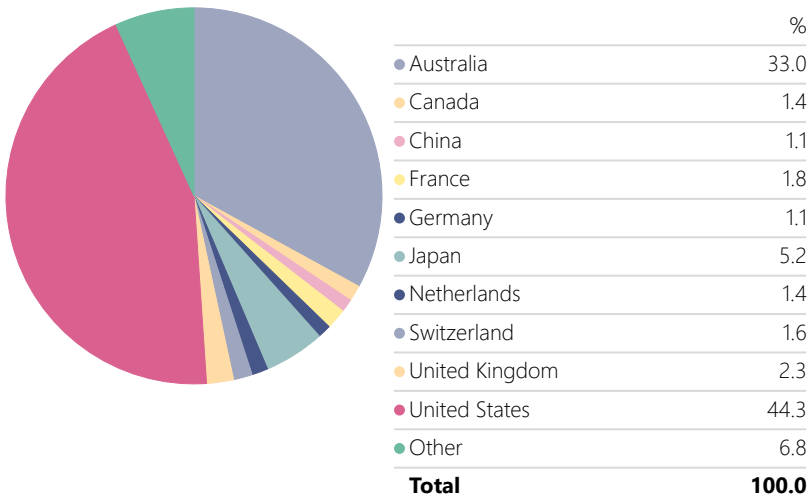
Asset Class Breakdown

Portfolio Date: 30/06/2025



Equity Country/Region Exposure

Portfolio Date: 30/06/2025



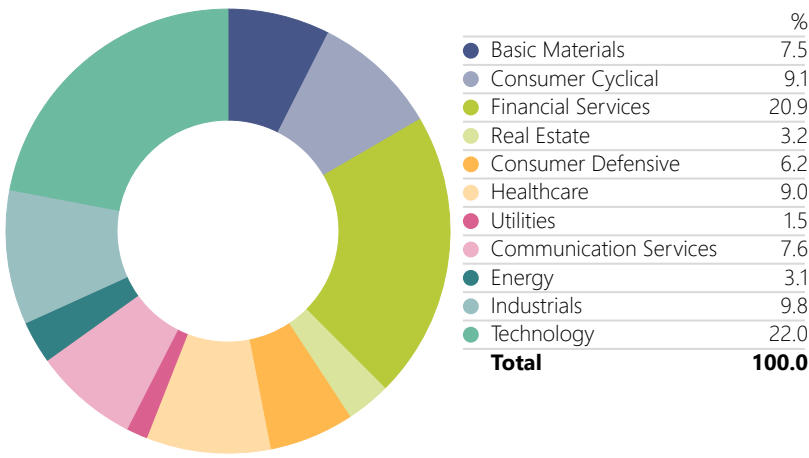
Top 10 Holdings

Portfolio Date: 30/06/2025

| Fund Name | Portfolio Weighting % |
|---|-----------------------|
| Vanguard MSCI Intl ETF | 25.3 |
| Vanguard Australian Shares ETF | 23.0 |
| BetaShares Global Quality Leaders ETF | 16.7 |
| Vanguard Intl Fxd Intr (Hdg) ETF | 9.8 |
| VanEck FTSE Intl Prop (AUD Hdg) ETF | 7.3 |
| VanEck FTSE Gbl Infrs(AUD Hdg)ETF | 7.1 |
| iShares Global High Yield Bond AUDH ETF | 3.4 |
| Vanguard Intl Credit Secs (Hdg) ETF | 3.3 |
| iShares MSCI Emerging Markets ETF (AU) | 2.6 |
| BetaShares Aus High Interest Cash ETF | 1.4 |

Equity Sector Exposure

Portfolio Date: 30/06/2025



Leading Contributors

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

| | Weights | Return | Contribution |
|--|---------|--------|--------------|
| Vanguard Australian Shares ETF | 22.68 | 9.47 | 2.10 |
| Vanguard MSCI Intl ETF | 23.36 | 5.98 | 1.97 |
| BetaShares Global Quality Leaders ETF | 16.35 | 7.51 | 1.25 |
| iShares MSCI Emerging Markets ETF (AU) | 2.55 | 6.38 | 0.16 |
| Vanguard Intl Fxd Intr (Hdg) ETF | 10.29 | 1.27 | 0.13 |

Leading Detractors

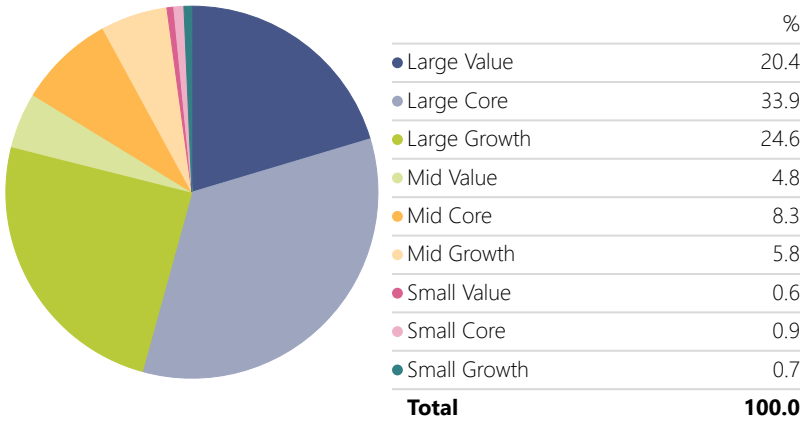
Time Period: 1/04/2025 to 30/06/2025

| | Weights | Return | Contribution |
|---|---------|--------|--------------|
| iShares S&P 500 ETF | 1.17 | -7.91 | -0.49 |
| Vanguard MSCI International SC ETF | 0.54 | -5.62 | -0.16 |
| Managed Account Cash (RBA Cash - 0.65%) | 0.19 | 0.00 | 0.00 |
| BetaShares Aus High Interest Cash ETF | 1.47 | 1.02 | 0.02 |
| Vanguard Intl Credit Secs (Hdg) ETF | 3.44 | 1.73 | 0.06 |

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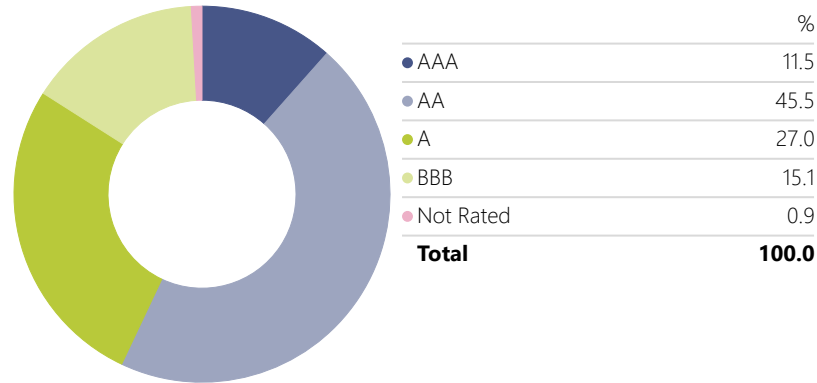
Equity Style Analysis

Portfolio Date: 30/06/2025



Fixed Income Credit Exposure

Portfolio Date: 30/06/2025



Theoretical Growth of \$100,000



— Index Growth Portfolio

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