

Soteria Dynamic 'Active Balanced' Returns

As of 31/07/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Active Balanced Portfolio	1.34%	5.38%	2.39%	7.46%	7.80%	6.38%	5.72%	-0.09%	11.76%	-10.63%	9.07%	10.43%
Balanced Peer Group	1.20%	4.81%	3.25%	8.25%	7.79%	6.81%	5.63%	2.81%	10.21%	-6.36%	9.17%	9.94%

Portfolio Profile

The Soteria Dynamic Active 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 active and passive managed and exchange-traded funds.

Asset Class Breakdown

Portfolio Date: 31/07/2025



	%
Global Shares	25.3
Australian Shares	20.2
Global Debt	20.2
Property & Real Assets	10.1
Alternative Growth	10.1
Australian Debt	5.1
Alternative Defensive	5.0
Cash	4.0
Total	100.0

Top 10 Holdings

Portfolio Date: 31/07/2025

Fund Name	Portfolio Weighting %
Colchester Global Government Bond I	8.1
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	7.6
JPMorgan Global Rsrch Enh Eqt I	7.6
Macquarie Core Australian Equity Act ETF	6.1
Vanguard Intl Fxd Intr (Hdg) ETF	6.1
Bentham High Yield	6.0
Greencape Broadcap	6.0
Antares Diversified Fixed Income	5.1
Vanguard Australian Shares ETF	4.1
First Sentier Cash A	4.0

Leading Contributors

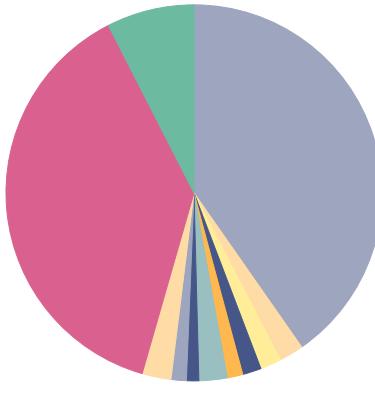
Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	7.85	11.86	0.91
JPMorgan Global Rsrch Enh Eqt I	7.79	10.88	0.83
Apis Global Long/Short W	2.66	21.79	0.54
Macquarie Core Australian Equity Act ETF	6.27	8.44	0.52
Greencape Broadcap	6.14	5.66	0.35

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Equity Country/Region Exposure

Portfolio Date: 31/07/2025



• Australia	40.3
• Canada	2.1
• France	1.8
• Germany	1.6
• India	1.3
• Japan	2.4
• Netherlands	1.1
• Switzerland	1.3
• United Kingdom	2.5
• United States	38.0
• Other	7.5
Total	100.0

Equity Sector Exposure

Portfolio Date: 31/07/2025



• Basic Materials	11.1
• Consumer Cyclical	9.6
• Financial Services	20.8
• Real Estate	4.0
• Consumer Defensive	4.4
• Healthcare	12.3
• Utilities	2.0
• Communication Services	6.8
• Energy	4.1
• Industrials	9.7
• Technology	15.1
Total	100.0

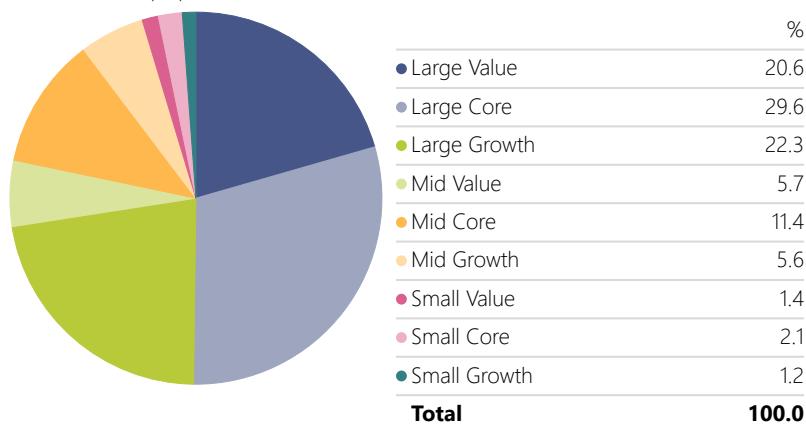
Leading Detractors

Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Aspect Diversified Futures-Class A	2.48	-2.14	-0.06
PIMCO TRENDS Managed Futures Stgy Wholsl	2.37	-1.51	-0.04
SGH LaSalle Concentrated Global Prpty M	0.08	-0.67	-0.02
Vanguard Intl Fxd Intr (Hdg) ETF	5.81	-0.24	-0.01
Colchester Global Government Bond I	7.79	0.00	0.00

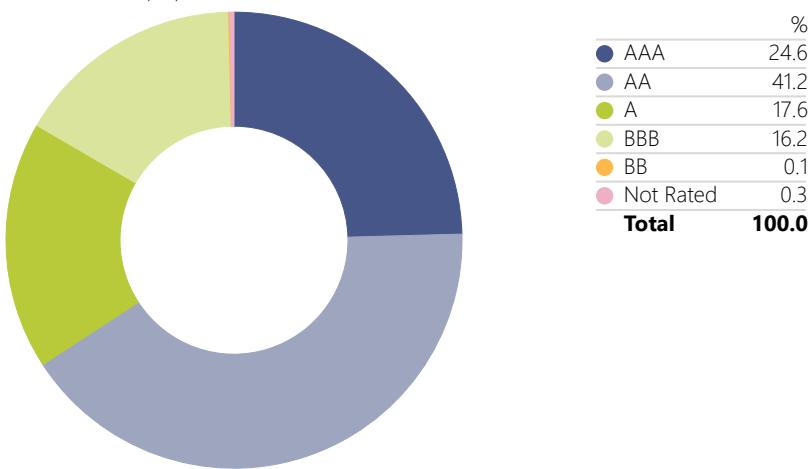
Equity Style Analysis

Portfolio Date: 31/07/2025



Fixed Income Credit Exposure

Portfolio Date: 31/07/2025



Theoretical Growth of \$100,000



— Active Balanced Portfolio

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