

Soteria Dynamic 'Index 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
Index Balanced Portfolio	1.08%	5.18%	2.52%	8.88%	9.87%	8.46%	6.45%	-0.53%	13.13%	-8.51%	12.87%	12.72%
Balanced Peer Group	1.20%	4.81%	3.25%	8.25%	7.79%	6.81%	5.48%	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: 31/07/2025



	%
Global Shares	30.2
Global Debt	25.3
Australian Shares	20.3
Property & Real Assets	15.1
Australian Debt	5.1
Cash	4.0
Total	100.0

Top 10 Holdings

Portfolio Date: 31/07/2025

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	20.3
Vanguard MSCI Intl ETF	18.2
Vanguard Intl Fxd Intr (Hdg) ETF	15.2
BetaShares Global Quality Leaders ETF	12.0
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.6
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.5
Vanguard Intl Credit Secs (Hdg) ETF	5.1
iShares Global High Yield Bond AUDH ETF	5.0
BetaShares Aus High Interest Cash ETF	4.0
Vanguard Australian Government Bond ETF	2.5

Leading Contributors

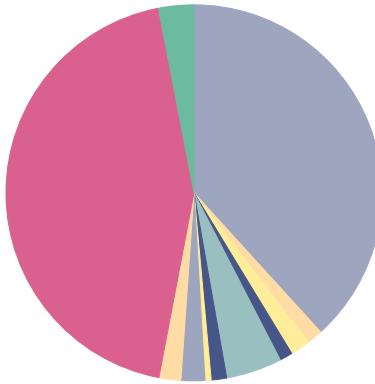
Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	18.90	11.30	2.09
Vanguard Australian Shares ETF	20.62	8.23	1.68
BetaShares Global Quality Leaders ETF	12.57	6.08	0.76
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.35	3.00	0.23
iShares Global High Yield Bond AUDH ETF	4.92	3.29	0.16

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Equity Country/Region Exposure

Portfolio Date: 31/07/2025



Australia	38.2
Canada	1.3
France	1.7
Germany	1.1
Japan	4.8
Netherlands	1.3
Spain	0.5
Switzerland	2.0
United Kingdom	1.9
United States	44.0
Other	3.0
Total	100.0

Equity Sector Exposure

Portfolio Date: 31/07/2025



Basic Materials	7.9
Consumer Cyclical	9.1
Financial Services	22.2
Real Estate	3.5
Consumer Defensive	5.4
Healthcare	9.8
Utilities	1.5
Communication Services	7.2
Energy	3.0
Industrials	9.3
Technology	21.2
Total	100.0

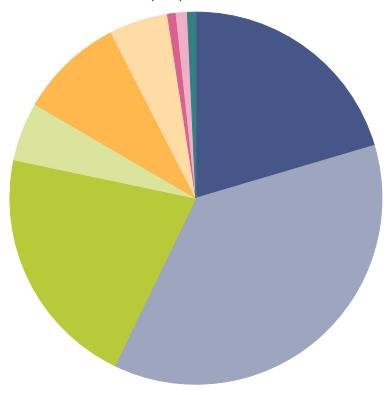
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	14.52	-0.24	-0.03
Vanguard Australian Government Bond ETF	2.43	0.76	0.02
Vanguard Australian Corp Fxd Intr ETF	2.43	1.45	0.04
BetaShares Aus High Interest Cash ETF	3.87	1.01	0.04
Vanguard Intl Credit Secs (Hdg) ETF	4.87	1.29	0.06

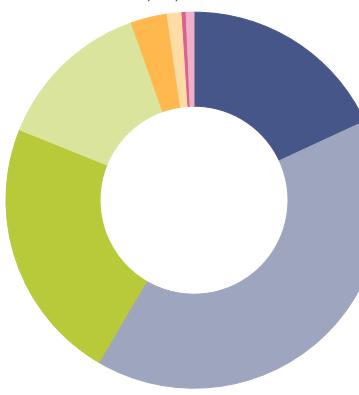
Equity Style Analysis

Portfolio Date: 31/07/2025



Fixed Income Credit Exposure

Portfolio Date: 31/07/2025



Theoretical Growth of \$100,000



— Index Balanced Portfolio

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