

Soteria Dynamic 'Index Conservative' 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 Conservative Portfolio	0.51%	2.76%	2.31%	6.24%	6.32%	4.50%	4.27%	1.75%	5.22%	-6.16%	8.58%	7.61%
Conservative Peer Group	0.54%	-2.97%	-2.24%	0.98%	2.83%	1.57%	2.00%	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: 31/07/2025



	%
Global Debt	35.4
Australian Debt	20.2
Global Shares	15.1
Cash	14.1
Property & Real Assets	10.1
Australian Shares	5.1
Total	100.0

Top 10 Holdings

Portfolio Date: 31/07/2025

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	21.2
BetaShares Aus High Interest Cash ETF	14.1
Vanguard MSCI Intl ETF	9.1
Vanguard Australian Government Bond ETF	7.6
Vanguard Australian Corp Fxd Intr ETF	7.6
Vanguard Intl Credit Secs (Hdg) ETF	7.1
iShares Global High Yield Bond AUDH ETF	7.1
BetaShares Global Quality Leaders ETF	6.0
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1
Vanguard Australian Shares ETF	5.1

Leading Contributors

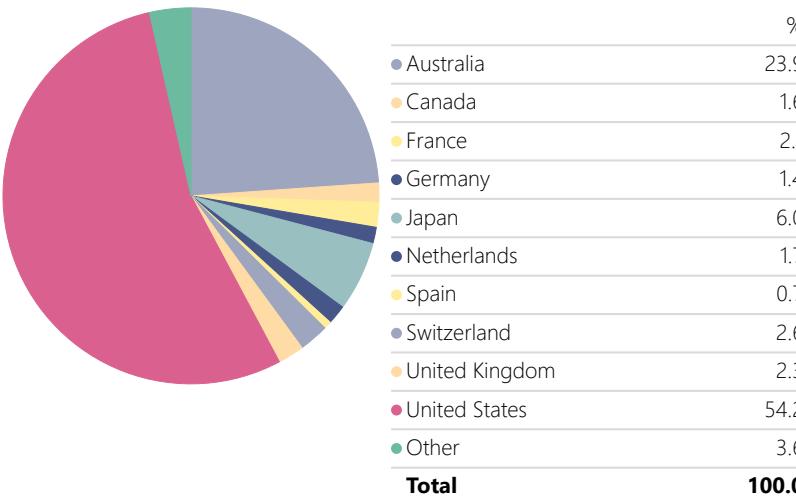
Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	9.66	11.30	1.06
Vanguard Australian Shares ETF	5.27	8.23	0.42
BetaShares Global Quality Leaders ETF	6.42	6.08	0.38
iShares Global High Yield Bond AUDH ETF	7.04	3.29	0.23
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.01	3.00	0.15

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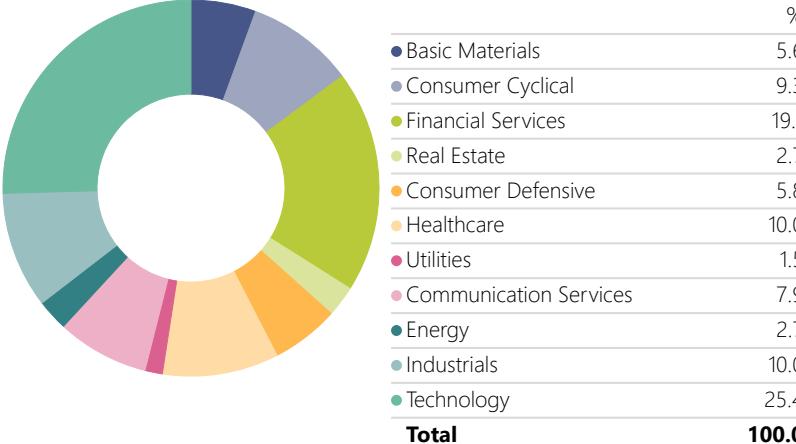
Equity Country/Region Exposure

Portfolio Date: 31/07/2025



Equity Sector Exposure

Portfolio Date: 31/07/2025



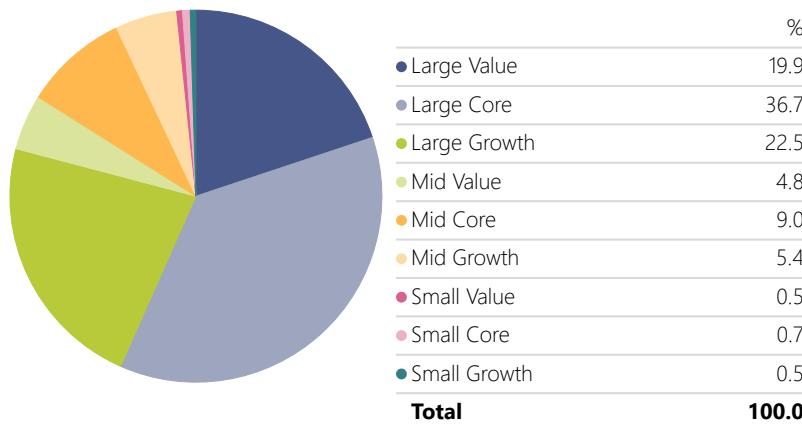
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	20.78	-0.24	-0.05
Vanguard Australian Government Bond ETF	7.45	0.76	0.06
VanEck Australian Fltng Rt ETF	4.96	1.40	0.07
Vanguard Intl Credit Secs (Hdg) ETF	6.97	1.29	0.09
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.09	1.88	0.10

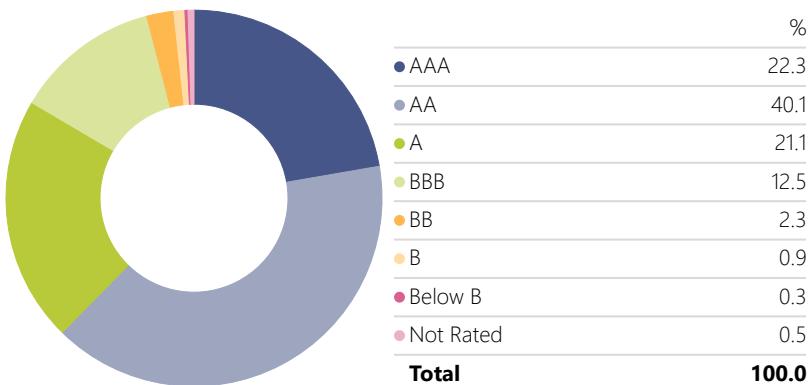
Equity Style Analysis

Portfolio Date: 31/07/2025



Fixed Income Credit Exposure

Portfolio Date: 31/07/2025



Theoretical Growth of \$100,000



— Index Conservative Portfolio

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