

Soteria Dynamic 'Index Growth' 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 Growth Portfolio	1.38%	6.47%	2.66%	10.34%	11.55%	10.23%	7.26%	-2.69%	16.33%	-9.46%	14.42%	15.93%
Growth Peer Group	1.56%	6.25%	3.35%	9.54%	9.29%	8.53%	6.57%	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: 31/07/2025



	%
Global Shares	42.9
Australian Shares	22.8
Global Debt	17.7
Property & Real Assets	15.1
Cash	1.5
Total	100.0

Top 10 Holdings

Portfolio Date: 31/07/2025

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	24.3
Vanguard Australian Shares ETF	22.8
BetaShares Global Quality Leaders ETF	16.0
Vanguard Intl Fxd Intr (Hdg) ETF	10.6
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.6
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.5
Vanguard Intl Credit Secs (Hdg) ETF	3.5
iShares Global High Yield Bond AUDH ETF	3.5
iShares MSCI Emerging Markets ETF (AU)	2.5
BetaShares Aus High Interest Cash ETF	1.5

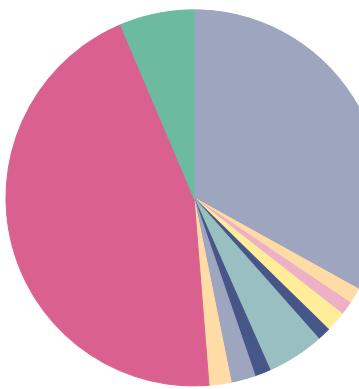
Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	24.93	11.30	2.77
Vanguard Australian Shares ETF	22.95	8.23	1.88
BetaShares Global Quality Leaders ETF	16.58	6.08	1.00
iShares MSCI Emerging Markets ETF (AU)	2.56	11.86	0.30
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.27	3.00	0.22

Equity Country/Region Exposure

Portfolio Date: 31/07/2025



• Australia	33.0
• Canada	1.4
• China	1.1
• France	1.8
• Germany	1.1
• Japan	4.9
• Netherlands	1.4
• Switzerland	2.1
• United Kingdom	1.9
• United States	44.9
• Other	6.4
Total	100.0

Equity Sector Exposure

Portfolio Date: 31/07/2025



• Basic Materials	7.2
• Consumer Cyclical	9.3
• Financial Services	21.5
• Real Estate	3.2
• Consumer Defensive	5.5
• Healthcare	9.6
• Utilities	1.5
• Communication Services	7.5
• Energy	2.9
• Industrials	9.4
• Technology	22.4
Total	100.0

Leading Detractors

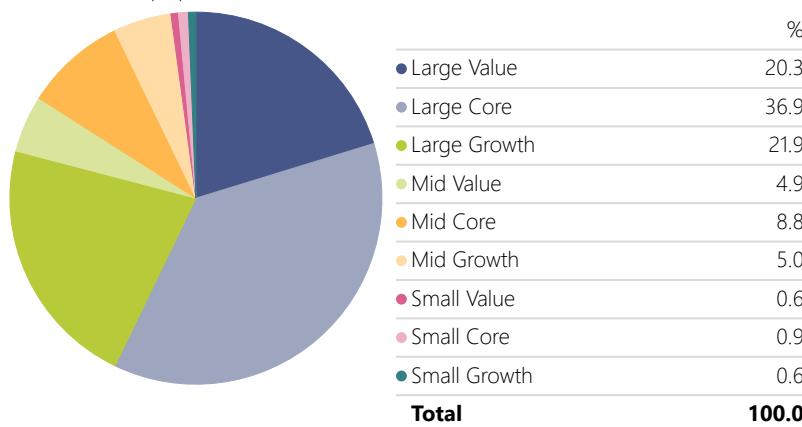
Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	10.06	-0.24	-0.02
BetaShares Aus High Interest Cash ETF	1.44	1.01	0.01
Vanguard Intl Credit Secs (Hdg) ETF	3.38	1.29	0.05
iShares Global High Yield Bond AUDH ETF	3.41	3.29	0.11
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.40	1.88	0.14

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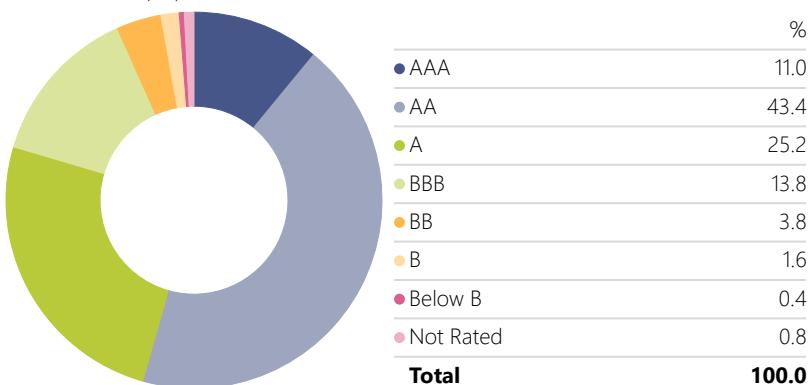
Equity Style Analysis

Portfolio Date: 31/07/2025



Fixed Income Credit Exposure

Portfolio Date: 31/07/2025



Theoretical Growth of \$100,000



— Index Growth Portfolio

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