

### Soteria Dynamic 'Index Moderate' 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 Moderate Portfolio	0.89%	4.33%	2.41%	7.93%	8.58%	6.88%	5.71%	1.05%	9.54%	-7.25%	11.07%	10.89%
Moderate Peer Group	0.72%	3.10%	2.97%	6.46%	5.55%	4.15%	3.77%	2.86%	5.66%	-6.62%	6.99%	7.01%

### Portfolio Profile

The Soteria Dynamic Index Moderate Portfolio aims to achieve a return of CPI + 2.5% 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	30.3
Global Shares	25.2
Australian Shares	15.2
Australian Debt	10.1
Property & Real Assets	10.1
Cash	9.1
<b>Total</b>	<b>100.0</b>

### Top 10 Holdings

Portfolio Date: 31/07/2025

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.2
Vanguard Australian Shares ETF	15.2
Vanguard MSCI Intl ETF	15.2
BetaShares Global Quality Leaders ETF	10.0
BetaShares Aus High Interest Cash ETF	9.1
Vanguard Intl Credit Secs (Hdg) ETF	6.1
iShares Global High Yield Bond AUDH ETF	6.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.0
Vanguard Australian Government Bond ETF	3.8

### Leading Contributors

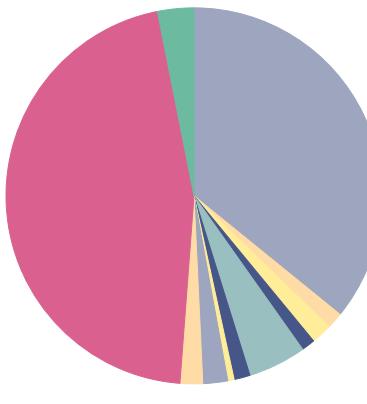
Time Period: 1/05/2025 to 31/07/2025

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.87	11.30	1.75
Vanguard Australian Shares ETF	15.59	8.23	1.26
BetaShares Global Quality Leaders ETF	10.56	6.08	0.63
iShares Global High Yield Bond AUDH ETF	5.95	3.29	0.20
VanEck FTSE Glbl Infras(AUD Hdg)ETF	4.94	3.00	0.15

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### Equity Country/Region Exposure

Portfolio Date: 31/07/2025



Australia	35.9
Canada	1.4
France	1.8
Germany	1.2
Japan	5.0
Netherlands	1.4
Spain	0.6
Switzerland	2.1
United Kingdom	1.9
United States	45.7
Other	3.1
<b>Total</b>	<b>100.0</b>

### Equity Sector Exposure

Portfolio Date: 31/07/2025



Basic Materials	7.5
Consumer Cyclical	9.1
Financial Services	21.7
Real Estate	3.4
Consumer Defensive	5.5
Healthcare	9.9
Utilities	1.5
Communication Services	7.3
Energy	2.9
Industrials	9.4
Technology	21.9
<b>Total</b>	<b>100.0</b>

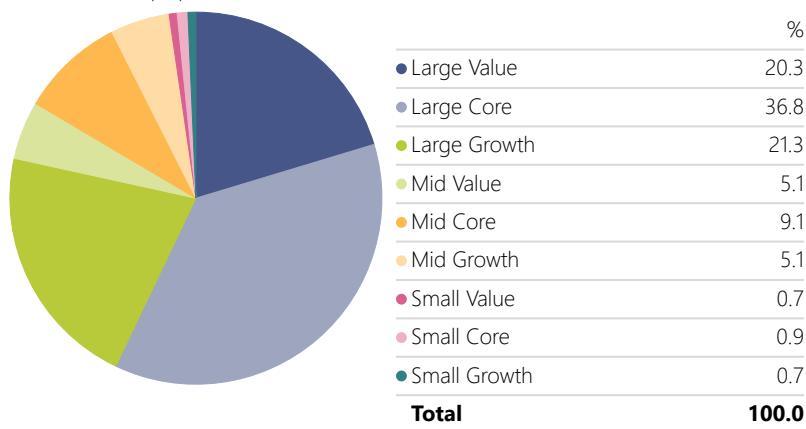
### Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	17.56	-0.24	-0.04
Vanguard Australian Government Bond ETF	3.68	0.76	0.03
VanEck Australian Flng Rt ETF	2.45	1.40	0.03
Vanguard Australian Corp Fxd Intr ETF	3.68	1.45	0.05
Vanguard Intl Credit Secs (Hdg) ETF	5.89	1.29	0.08

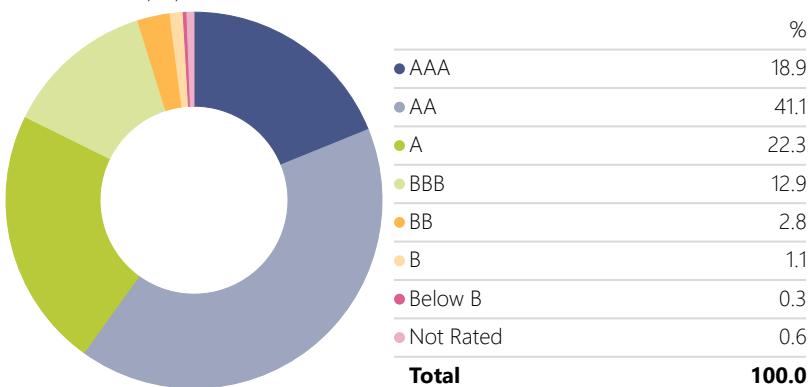
### Equity Style Analysis

Portfolio Date: 31/07/2025



### Fixed Income Credit Exposure

Portfolio Date: 31/07/2025



### Theoretical Growth of \$100,000



— Index Moderate Portfolio

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