

Soteria Dynamic 'Active Conservative' Returns

As of 31/08/2025	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 Conservative Portfolio	0.81%	2.57%	2.95%	6.23%	6.13%	3.72%	4.05%	1.37%	4.53%	-6.69%	6.62%	7.06%
Conservative Peer Group	0.74%	-3.28%	-2.23%	0.81%	3.40%	1.61%	2.32%	2.84%	1.97%	-6.70%	5.89%	5.76%

Portfolio Profile

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

Asset Class Breakdown

Portfolio Date: 31/08/2025



	%
Global Debt	30.2
Australian Debt	20.2
Global Shares	15.1
Cash	14.1
Alternative Growth	5.1
Australian Shares	5.1
Alternative Defensive	5.1
Property & Real Assets	5.1
Total	100.0

Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Antares Diversified Fixed Income	15.1
First Sentier Cash A	14.1
Colchester Global Government Bond I	12.1
Vanguard Intl Fxd Intr (Hdg) ETF	11.1
Bentham High Yield	7.1
Perpetual High Grade Floating Rate	5.0
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.6
JPMorgan Global Rsrch Enh Eqt I	4.5
BlackRock Global Liquid Alternatives S1	3.0
Perpetual Pure Equity Alpha	2.0

Leading Contributors

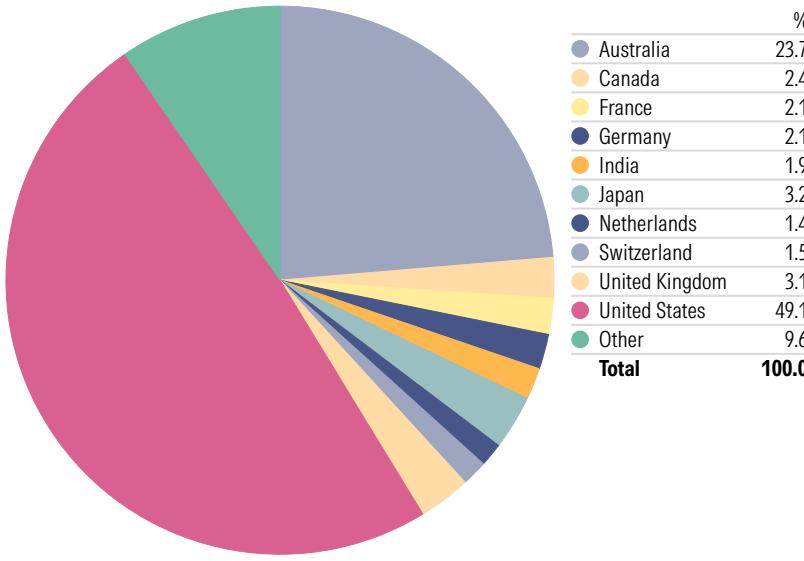
Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.77	6.94	0.33
JPMorgan Global Rsrch Enh Eqt I	4.73	6.18	0.29
Apis Global Long/Short W	1.36	15.52	0.20
Antares Diversified Fixed Income	15.02	1.29	0.20
Bentham High Yield	7.07	2.59	0.18

Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.

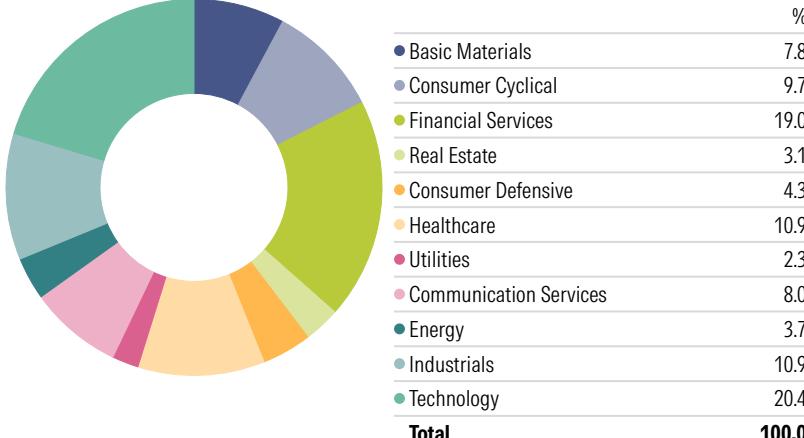
Equity Country/Region Exposure

Portfolio Date: 31/08/2025



Equity Sector Exposure

Portfolio Date: 31/08/2025



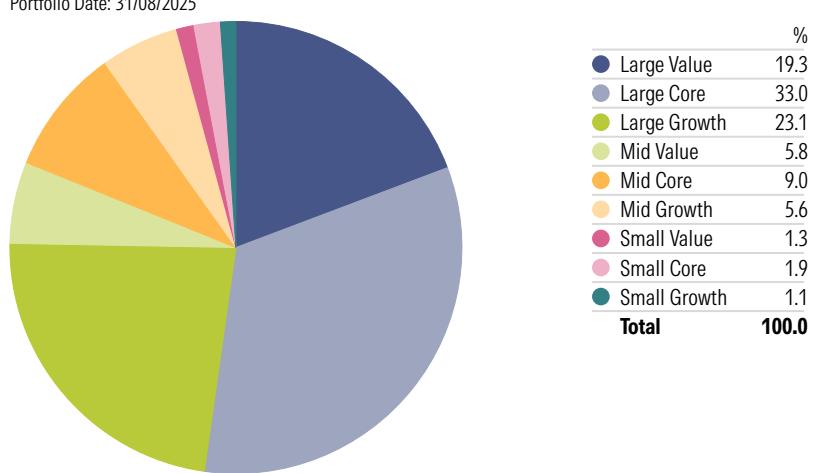
Leading Detractors

Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
ATLAS Infrastructure Global Fd AUD Hgd	0.47	-0.70	-0.01
Bell Global Emerging Companies	0.77	-0.28	0.00
GQG Partners Emerging Markets Equity Z	0.77	-0.01	0.00
SGA Global Growth Fund	1.56	0.31	0.01
BlackRock Global Liquid Alternatives S1	3.01	0.55	0.02

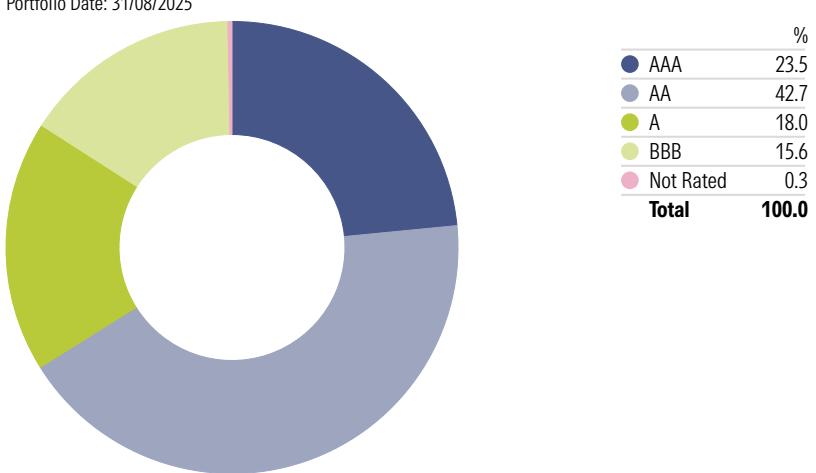
Equity Style Analysis

Portfolio Date: 31/08/2025

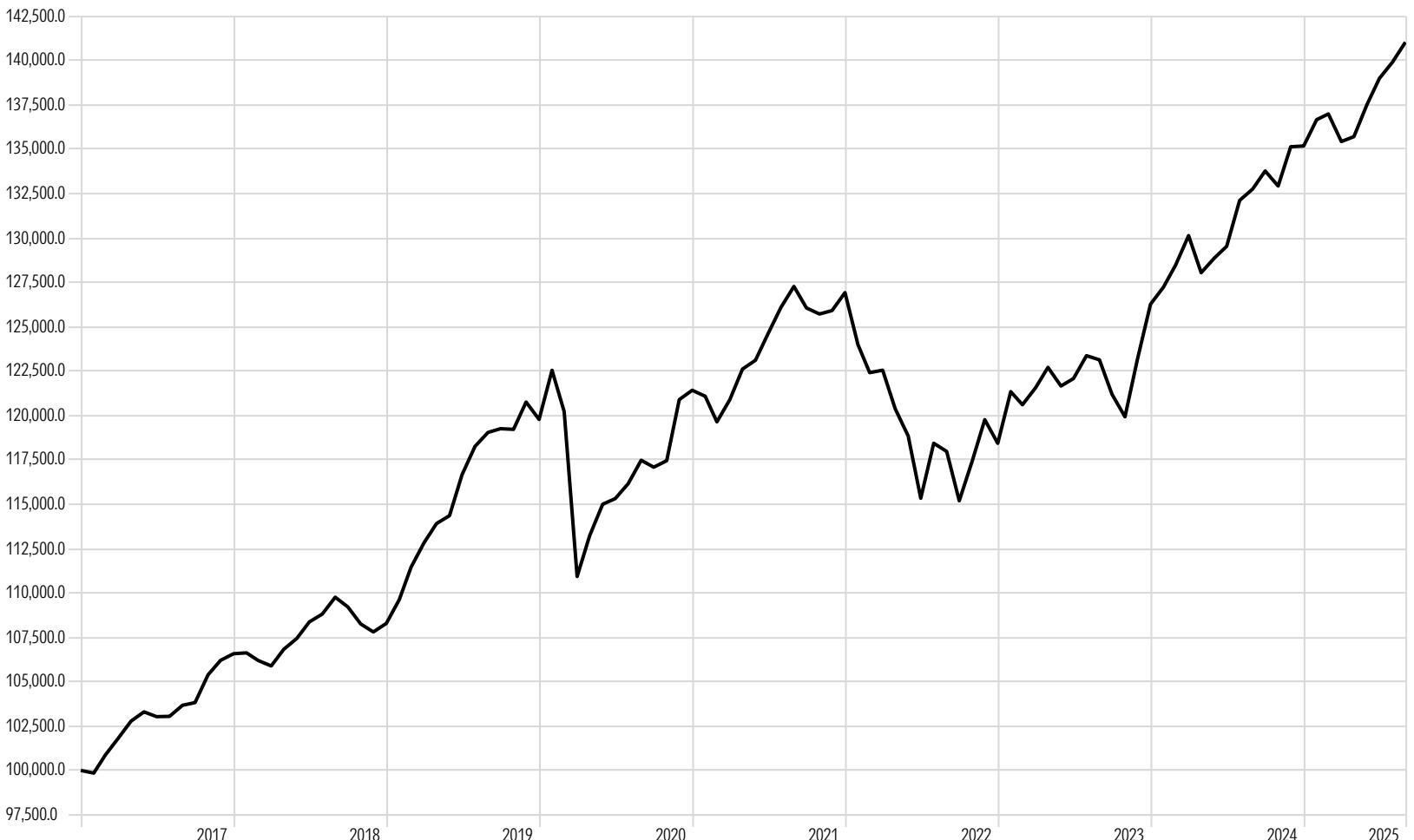


Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



— Active Conservative Portfolio

Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.