

Soteria Dynamic 'Index Balanced' 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
Index Balanced Portfolio	1.32%	3.71%	4.36%	9.41%	10.56%	8.21%	6.57%	-0.53%	13.13%	-8.51%	12.87%	12.72%
Balanced Peer Group	1.41%	3.86%	5.02%	9.31%	8.53%	6.79%	5.62%	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: 31/08/2025



	%
Global Shares	30.0
Global Debt	25.0
Australian Shares	20.6
Property & Real Assets	15.3
Australian Debt	5.0
Cash	4.0
Total	100.0

Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	20.6
Vanguard MSCI Intl ETF	18.1
Vanguard Intl Fxd Intr (Hdg) ETF	15.0
BetaShares Global Quality Leaders ETF	11.9
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.7
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.6
iShares Global High Yield Bond AUDH ETF	5.0
Vanguard Intl Credit Secs (Hdg) ETF	5.0
BetaShares Aus High Interest Cash ETF	4.0
Vanguard Australian Corp Fxd Intr ETF	2.5

Leading Contributors

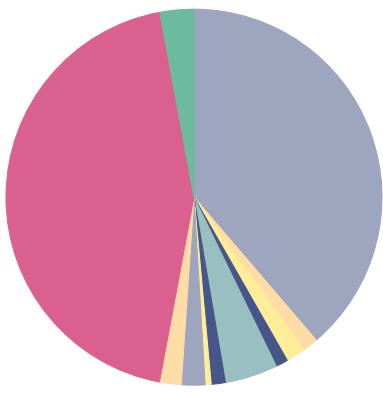
Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
Vanguard Australian Shares ETF	20.56	7.17	1.46
Vanguard MSCI Intl ETF	18.78	6.62	1.24
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.41	2.98	0.22
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.47	2.79	0.21
BetaShares Global Quality Leaders ETF	12.45	1.23	0.16

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Equity Country/Region Exposure

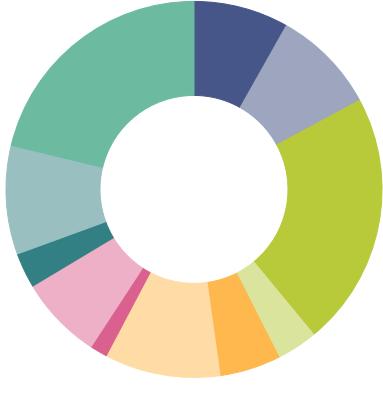
Portfolio Date: 31/08/2025



	%
Australia	38.7
Canada	1.3
France	1.7
Germany	1.1
Japan	4.5
Netherlands	1.2
Spain	0.5
Switzerland	2.0
United Kingdom	1.9
United States	44.1
Other	2.9
Total	100.0

Equity Sector Exposure

Portfolio Date: 31/08/2025



	%
Basic Materials	8.2
Consumer Cyclical	9.0
Financial Services	21.9
Real Estate	3.5
Consumer Defensive	5.2
Healthcare	10.0
Utilities	1.5
Communication Services	7.2
Energy	3.0
Industrials	9.3
Technology	21.2
Total	100.0

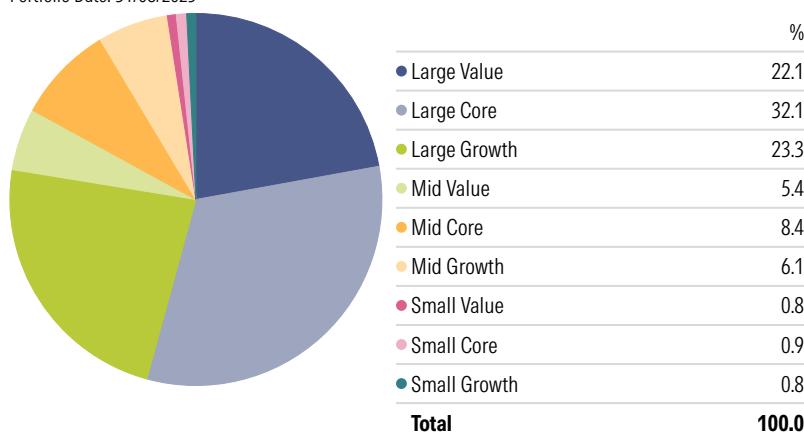
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Australian Government Bond ETF	2.45	0.94	0.02
Vanguard Australian Corp Fxd Intr ETF	2.45	1.44	0.04
BetaShares Aus High Interest Cash ETF	3.91	0.97	0.04
Vanguard Intl Credit Secs (Hdg) ETF	4.91	1.79	0.09
Vanguard Intl Fxd Intr (Hdg) ETF	14.63	0.67	0.10

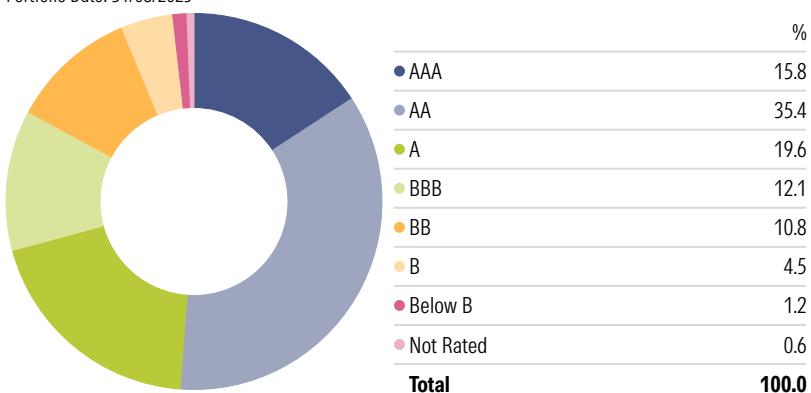
Equity Style Analysis

Portfolio Date: 31/08/2025



Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



— Index Balanced Portfolio

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