

## Soteria Dynamic 'Index Conservative' Returns

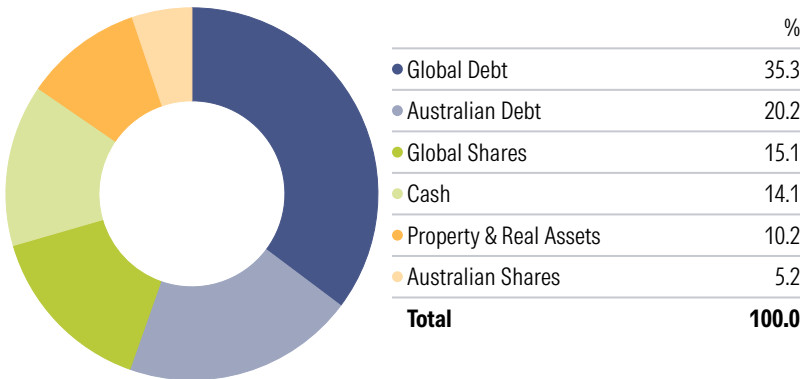
As of 31/08/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Index Conservative Portfolio	0.77%	2.20%	2.68%	6.07%	6.78%	4.46%	4.33%	1.75%	5.22%	-6.16%	8.58%	7.61%
Conservative Peer Group	0.74%	-3.28%	-2.23%	0.81%	3.40%	1.61%	2.04%	2.84%	1.97%	-6.70%	5.89%	5.76%

## 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: 31/08/2025



## Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	21.1
BetaShares Aus High Interest Cash ETF	14.1
Vanguard MSCI Intl ETF	9.1
Vanguard Australian Corp Fxd Intr ETF	7.6
Vanguard Australian Government Bond ETF	7.6
iShares Global High Yield Bond AUDH ETF	7.1
Vanguard Intl Credit Secs (Hdg) ETF	7.1
BetaShares Global Quality Leaders ETF	6.0
Vanguard Australian Shares ETF	5.2
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1

## Leading Contributors

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

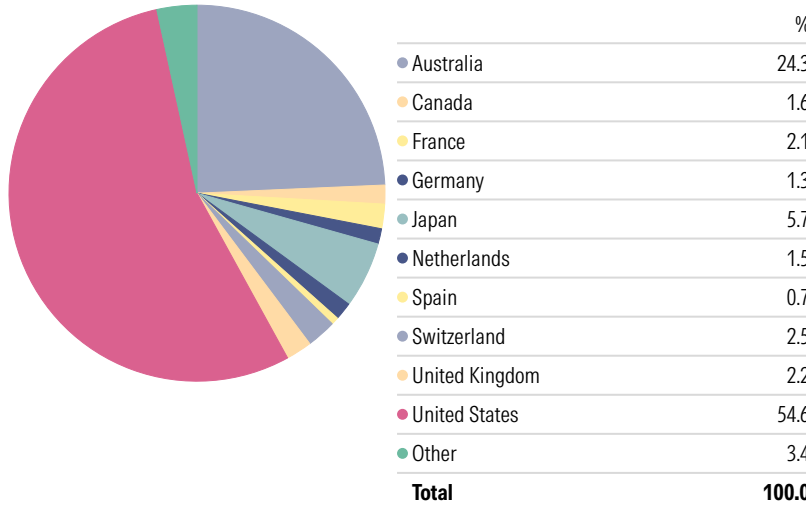
	Weights	Return	Contribution
Vanguard MSCI Intl ETF	9.56	6.62	0.63
Vanguard Australian Shares ETF	5.23	7.17	0.37
iShares Global High Yield Bond AUDH ETF	7.05	2.60	0.18
VanEck FTSE GIBI Infrac(AUD Hdg)ETF	5.03	2.98	0.15
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.07	2.79	0.14

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Source: Morningstar Direct

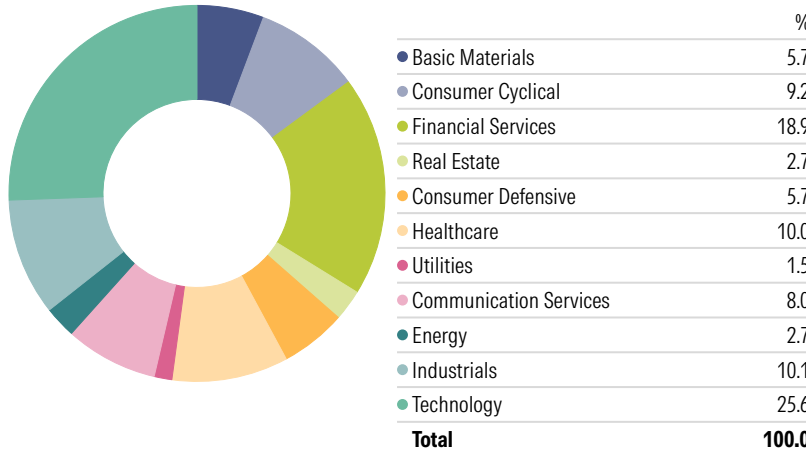
## Equity Country/Region Exposure

Portfolio Date: 31/08/2025



## Equity Sector Exposure

Portfolio Date: 31/08/2025



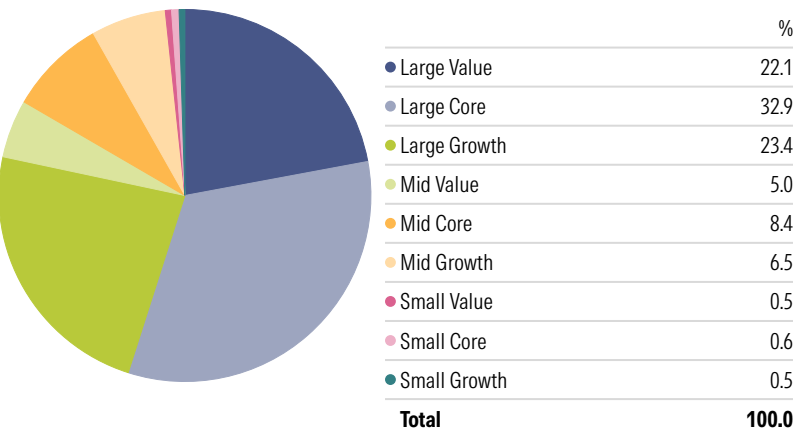
## Leading Detractors

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

	Weights	Return	Contribution
VanEck Australian Fltng Rt ETF	4.98	1.22	0.06
Vanguard Australian Government Bond ETF	7.48	0.94	0.07
BetaShares Global Quality Leaders ETF	6.34	1.23	0.08
Vanguard Australian Corp Fxd Intr ETF	7.49	1.44	0.11
Vanguard Intl Credit Secs (Hdg) ETF	6.99	1.79	0.13

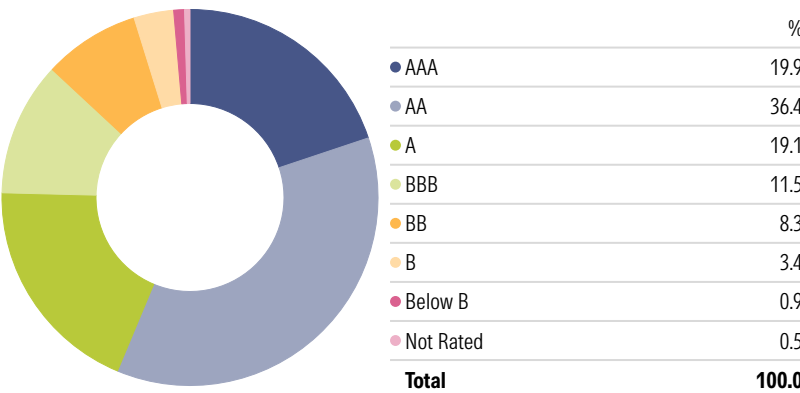
Equity Style Analysis

Portfolio Date: 31/08/2025

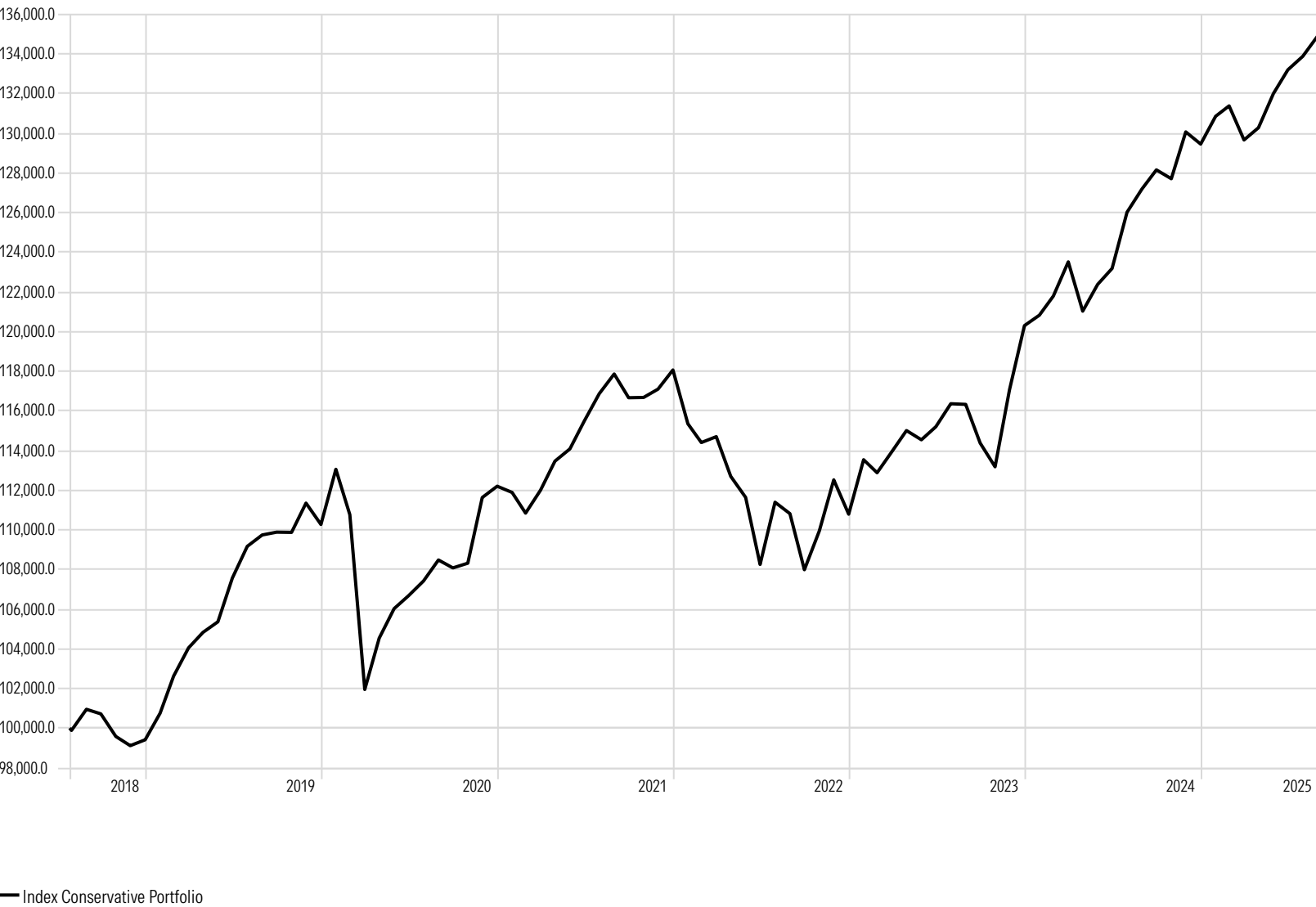


Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



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