

Soteria Dynamic 'Index Growth' Returns

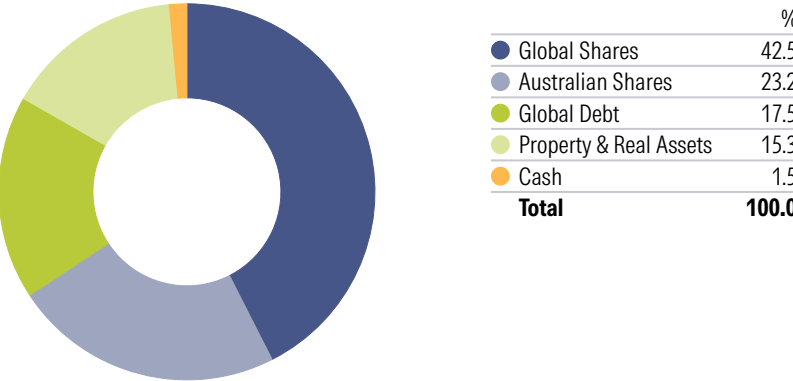
As of 31/08/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Index Growth Portfolio	1.40%	4.35%	4.89%	11.24%	12.30%	9.86%	7.38%	-2.69%	16.33%	-9.46%	14.42%	15.93%
Growth Peer Group	1.61%	4.57%	5.95%	10.76%	10.13%	8.41%	6.71%	2.90%	14.13%	-7.78%	10.85%	12.11%

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.

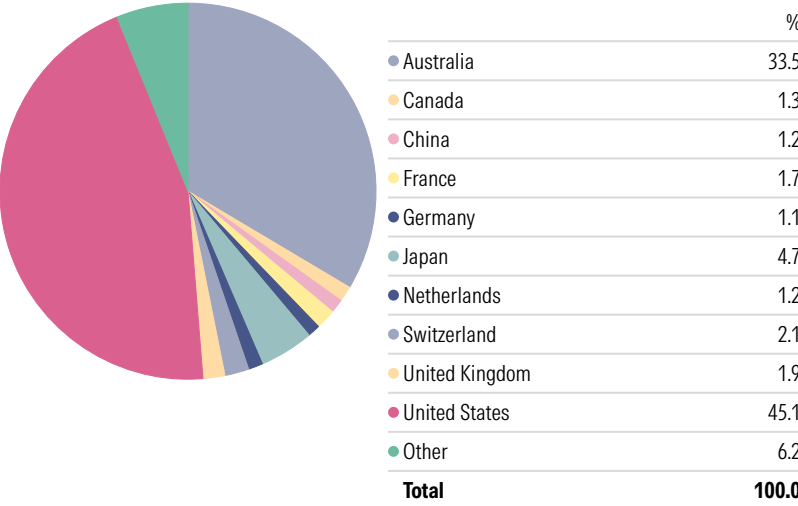
Asset Class Breakdown

Portfolio Date: 31/08/2025



Equity Country/Region Exposure

Portfolio Date: 31/08/2025



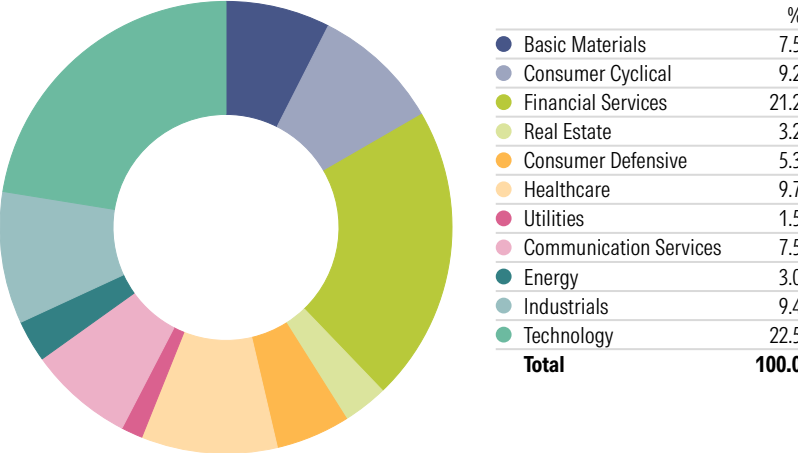
Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	24.2
Vanguard Australian Shares ETF	23.2
BetaShares Global Quality Leaders ETF	15.8
Vanguard Intl Fxd Intr (Hdg) ETF	10.5
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.6
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.6
iShares Global High Yield Bond AUDH ETF	3.5
Vanguard Intl Credit Secs (Hdg) ETF	3.5
iShares MSCI Emerging Markets ETF (AU)	2.5
BetaShares Aus High Interest Cash ETF	1.5

Equity Sector Exposure

Portfolio Date: 31/08/2025



Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	24.83	6.62	1.64
Vanguard Australian Shares ETF	22.93	7.17	1.63
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.35	2.98	0.22
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.41	2.79	0.22
BetaShares Global Quality Leaders ETF	16.45	1.23	0.21

Leading Detractors

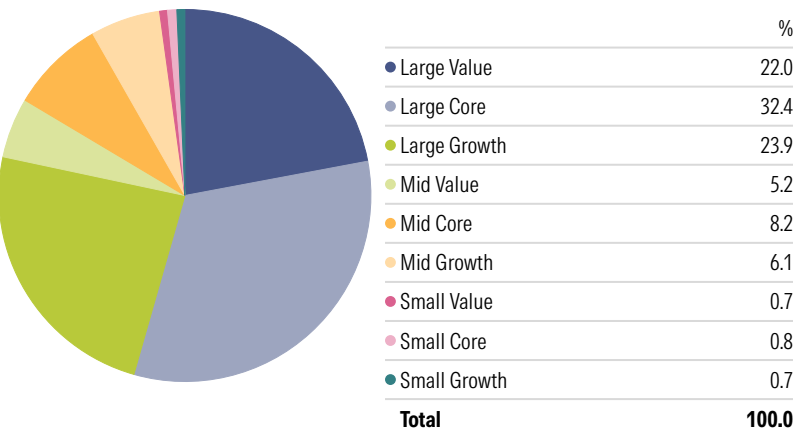
Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
BetaShares Aus High Interest Cash ETF	1.45	0.97	0.01
Vanguard Intl Credit Secs (Hdg) ETF	3.41	1.79	0.06
Vanguard Intl Fxd Intr (Hdg) ETF	10.15	0.67	0.07
iShares Global High Yield Bond AUDH ETF	3.44	2.60	0.09
iShares MSCI Emerging Markets ETF (AU)	2.56	7.68	0.20

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.

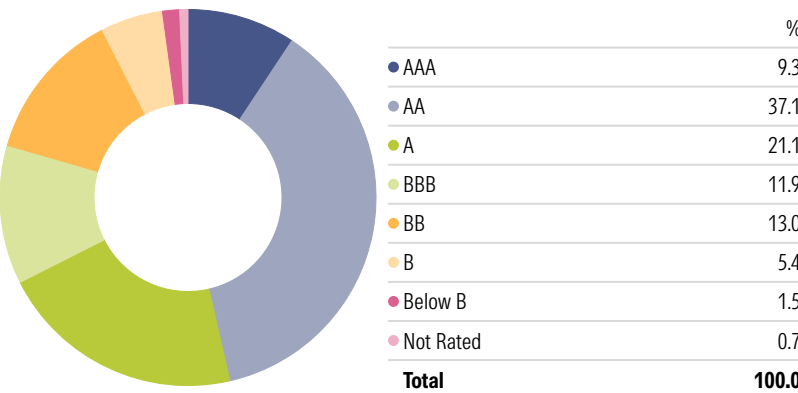
Equity Style Analysis

Portfolio Date: 31/08/2025



Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



— Index Growth 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.