

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



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 Glbl Infras(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

Leading Contributors

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

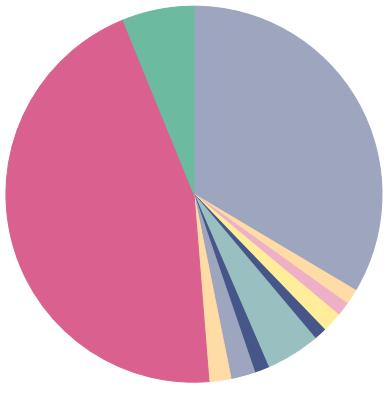
	Weights	Return	Contribution
Vanguard MSCI Intl ETF	24.83	6.62	1.64
Vanguard Australian Shares ETF	22.93	7.17	1.63
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.35	2.98	0.22
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.41	2.79	0.22
BetaShares Global Quality Leaders ETF	16.45	1.23	0.21

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Source: Morningstar Direct

Equity Country/Region Exposure

Portfolio Date: 31/08/2025



Equity Sector Exposure

Portfolio Date: 31/08/2025



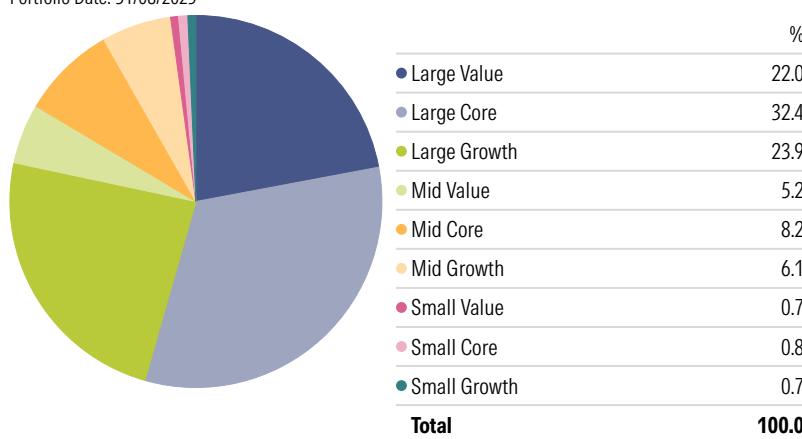
Leading Detractors

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

	Weights	Return	Contribution
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

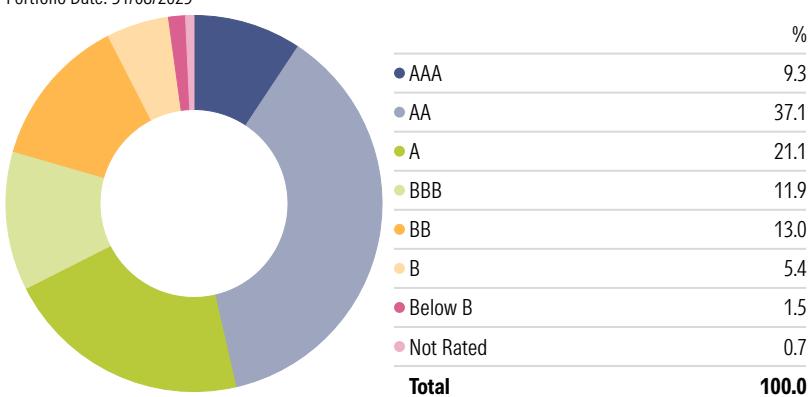
Equity Style Analysis

Portfolio Date: 31/08/2025



Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



— Index Growth Portfolio

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