

Soteria Dynamic 'Index High Growth' Returns

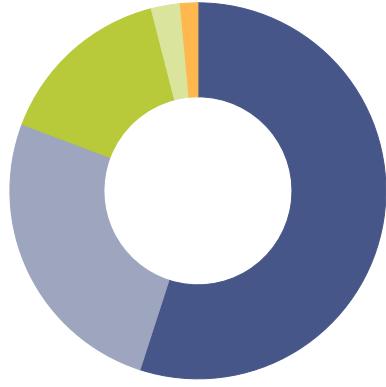
As of 31/08/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Index High Growth Portfolio	1.48%	4.96%	5.52%	13.20%	13.99%	11.52%	8.66%	-1.69%	19.84%	-10.12%	15.92%	18.91%
High Growth Peer Group	2.08%	6.18%	7.56%	14.14%	13.26%	11.11%	8.43%	1.77%	19.00%	-9.08%	14.12%	16.44%

Portfolio Profile

The Soteria Dynamic Index High Growth Portfolio aims to achieve a return of CPI + 4.0% 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



	%
Global Shares	55.0
Australian Shares	25.8
Property & Real Assets	15.2
Global Debt	2.5
Cash	1.5
Total	100.0

Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	30.2
Vanguard Australian Shares ETF	25.8
BetaShares Global Quality Leaders ETF	19.8
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.6
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.6
iShares MSCI Emerging Markets ETF (AU)	5.0
Vanguard Intl Fxd Intr (Hdg) ETF	1.5
BetaShares Aus High Interest Cash ETF	1.5
iShares Global High Yield Bond AUDH ETF	0.5
Vanguard Intl Credit Secs (Hdg) ETF	0.5

Leading Contributors

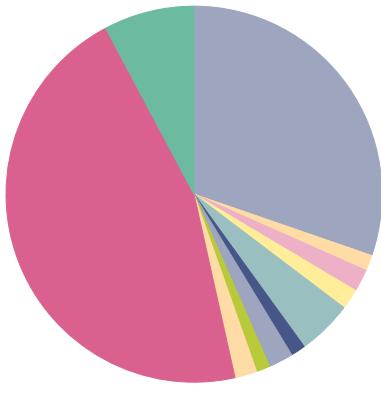
Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	30.77	6.62	2.03
Vanguard Australian Shares ETF	25.27	7.17	1.81
iShares MSCI Emerging Markets ETF (AU)	5.07	7.68	0.39
BetaShares Global Quality Leaders ETF	20.39	1.23	0.25
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.28	2.98	0.22

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Equity Country/Region Exposure

Portfolio Date: 31/08/2025



	%
Australia	30.3
Canada	1.4
China	1.9
France	1.8
Japan	4.7
Netherlands	1.3
Switzerland	2.1
Taiwan	1.2
United Kingdom	1.9
United States	45.7
Other	7.8
Total	100.0

Equity Sector Exposure

Portfolio Date: 31/08/2025



	%
Basic Materials	7.0
Consumer Cyclical	9.3
Financial Services	20.7
Real Estate	3.0
Consumer Defensive	5.3
Healthcare	9.6
Utilities	1.6
Communication Services	7.7
Energy	3.0
Industrials	9.5
Technology	23.2
Total	100.0

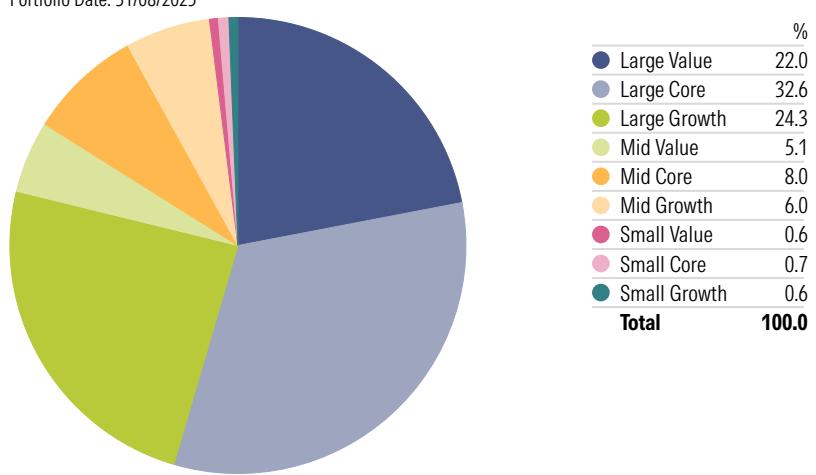
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Credit Secs (Hdg) ETF	0.48	1.79	0.01
Vanguard Intl Fxd Intr (Hdg) ETF	1.44	0.67	0.01
iShares Global High Yield Bond AUDH ETF	0.49	2.60	0.01
BetaShares Aus High Interest Cash ETF	1.44	0.97	0.01
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.35	2.79	0.22

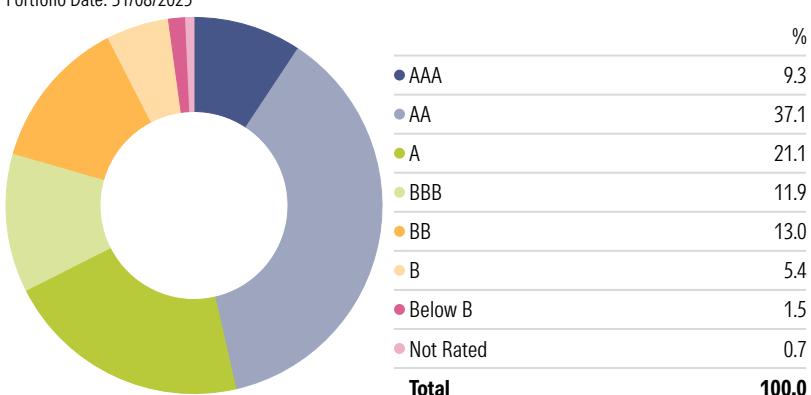
Equity Style Analysis

Portfolio Date: 31/08/2025



Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



Theoretical Growth of \$100,000



— Index High Growth Portfolio

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