

### Soteria Dynamic 'Index Moderate' 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 Moderate Portfolio	1.07%	3.15%	3.76%	8.29%	9.12%	6.71%	5.80%	1.05%	9.54%	-7.25%	11.07%	10.89%
Moderate Peer Group	1.03%	2.72%	3.85%	6.77%	6.25%	4.20%	3.86%	2.86%	5.66%	-6.62%	6.99%	7.01%

### Portfolio Profile

The Soteria Dynamic Index Moderate Portfolio aims to achieve a return of CPI + 2.5% 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



	%
Global Debt	30.1
Global Shares	25.1
Australian Shares	15.5
Property & Real Assets	10.2
Australian Debt	10.1
Cash	9.0
<b>Total</b>	<b>100.0</b>

### Top 10 Holdings

Portfolio Date: 31/08/2025

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.0
Vanguard Australian Shares ETF	15.5
Vanguard MSCI Intl ETF	15.2
BetaShares Global Quality Leaders ETF	9.9
BetaShares Aus High Interest Cash ETF	9.0
iShares Global High Yield Bond AUDH ETF	6.0
Vanguard Intl Credit Secs (Hdg) ETF	6.0
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1
Vanguard Australian Corp Fxd Intr ETF	3.8

### Leading Contributors

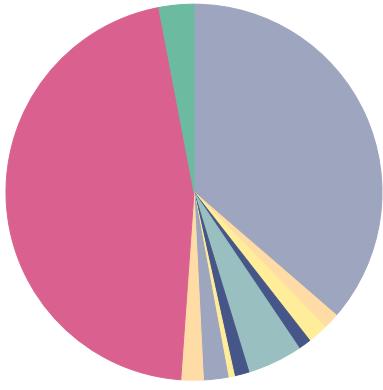
Time Period: 1/06/2025 to 31/08/2025

	Weights	Return	Contribution
Vanguard Australian Shares ETF	15.52	7.17	1.10
Vanguard MSCI Intl ETF	15.76	6.62	1.04
iShares Global High Yield Bond AUDH ETF	5.98	2.60	0.16
VanEck FTSE Glbl Infras(AUD Hdg)ETF	4.97	2.98	0.15
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.01	2.79	0.14

**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 Country/Region Exposure

Portfolio Date: 31/08/2025



	%
Australia	36.3
Canada	1.4
France	1.8
Germany	1.1
Japan	4.7
Netherlands	1.3
Spain	0.5
Switzerland	2.1
United Kingdom	1.9
United States	45.9
Other	3.0
<b>Total</b>	<b>100.0</b>

### Equity Sector Exposure

Portfolio Date: 31/08/2025



	%
Basic Materials	7.8
Consumer Cyclical	9.0
Financial Services	21.4
Real Estate	3.4
Consumer Defensive	5.3
Healthcare	10.0
Utilities	1.5
Communication Services	7.3
Energy	3.0
Industrials	9.5
Technology	21.9
<b>Total</b>	<b>100.0</b>

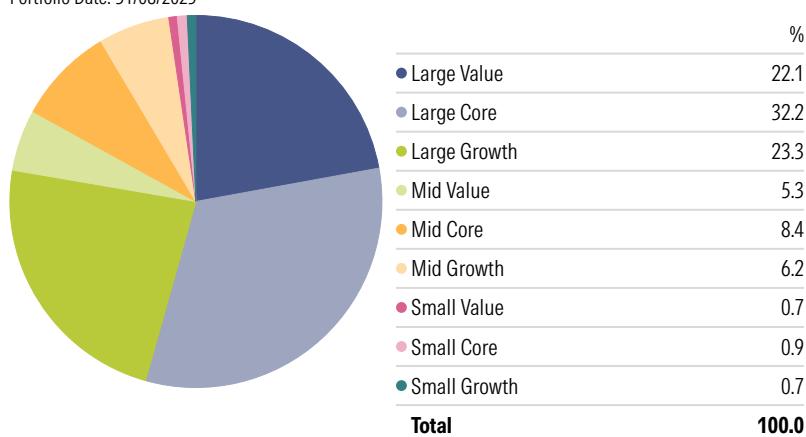
### Leading Detractors

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

	Weights	Return	Contribution
VanEck Australian Fltng Rt ETF	2.46	1.22	0.03
Vanguard Australian Government Bond ETF	3.70	0.94	0.04
Vanguard Australian Corp Fxd Intr ETF	3.70	1.44	0.05
BetaShares Aus High Interest Cash ETF	8.84	0.97	0.09
Vanguard Intl Credit Secs (Hdg) ETF	5.93	1.79	0.11

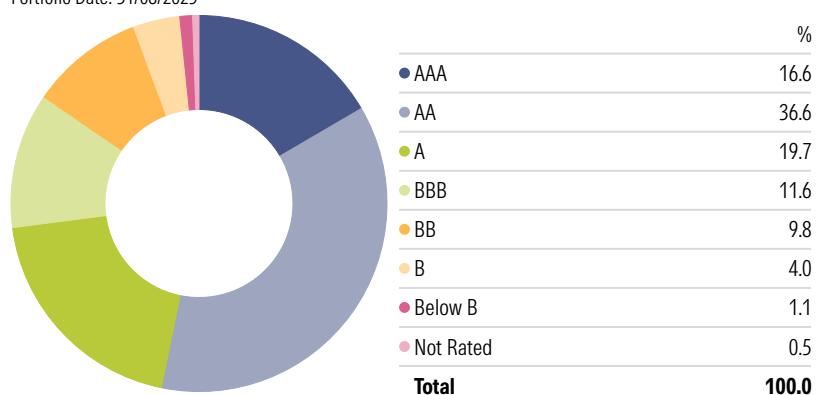
### Equity Style Analysis

Portfolio Date: 31/08/2025



### Fixed Income Credit Exposure

Portfolio Date: 31/08/2025



### Theoretical Growth of \$100,000



— Index Moderate 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.