

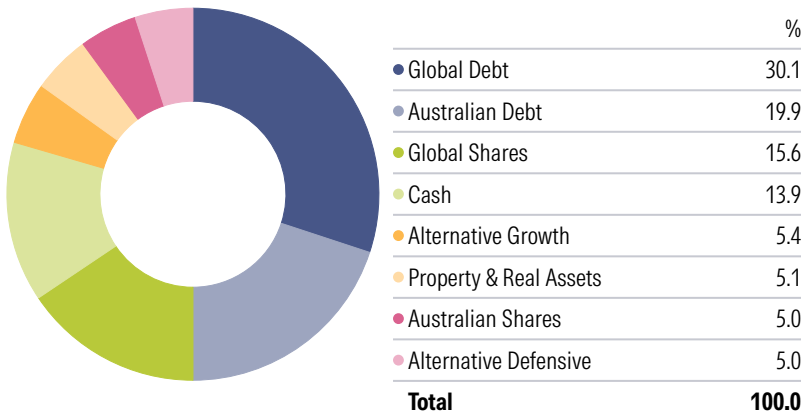
Soteria Dynamic 'Active Conservative' Returns

As of 31/10/2025	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2020	2021	2022	2023	2024
Active Conservative Portfolio	0.93%	2.55%	5.72%	7.93%	6.90%	4.08%	4.17%	1.37%	4.53%	-6.69%	6.62%	7.06%
Conservative Peer Group	0.47%	1.72%	3.66%	6.66%	5.87%	2.82%	2.99%	2.84%	1.97%	-6.70%	5.89%	5.76%

Portfolio Profile

The Soteria Dynamic Active 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 active and passive managed and exchange-traded funds.

Asset Class Breakdown



Top 10 Holdings

Fund Name	Portfolio Weighting %
Antares Diversified Fixed Income	14.9
First Sentier Cash A	13.9
Colchester Global Government Bond I	12.1
Vanguard Intl Fxd Intr (Hdg) ETF	11.0
Bentham High Yield	7.0
Perpetual High Grade Floating Rate	5.0
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.7
JPMorgan Global Rsrch Enh Eqt I	4.7
BlackRock Global Liquid Alternatives S1	3.0
Perpetual Pure Equity Alpha	2.0

Leading Contributors

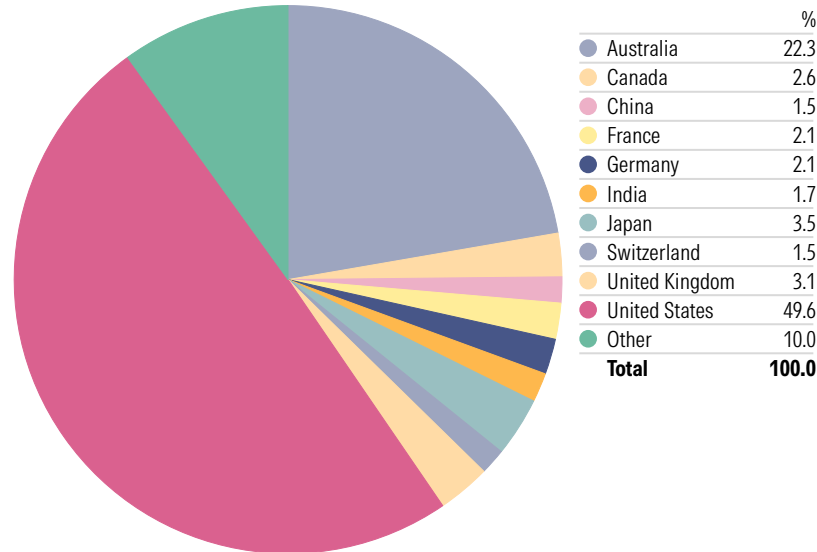
Time Period: 1/08/2025 to 31/10/2025

	Weights	Return	Contribution
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.59	6.63	0.30
Colchester Global Government Bond I	12.13	2.24	0.27
JPMorgan Global Rsrch Enh Eqt I	4.56	5.83	0.27
Vanguard Intl Fxd Intr (Hdg) ETF	11.07	1.63	0.18
Apis Global Long/Short W	1.31	12.42	0.16

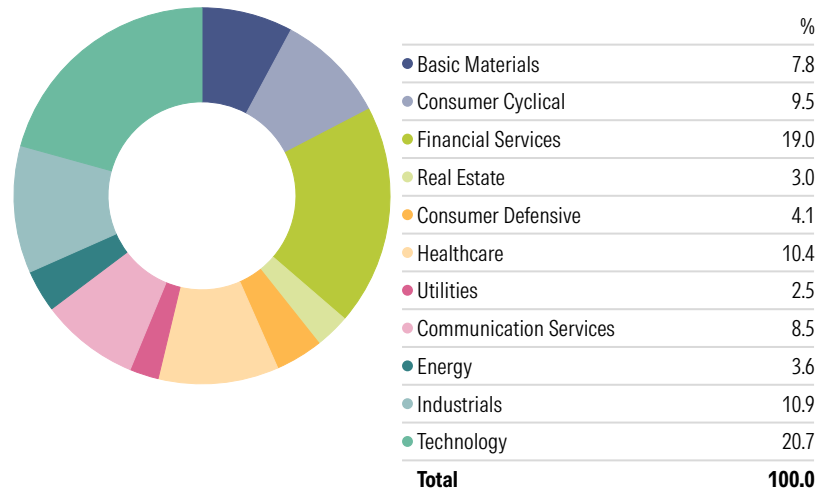
Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied 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.

Source: Morningstar Direct

Equity Country/Region Exposure



Equity Sector Exposure

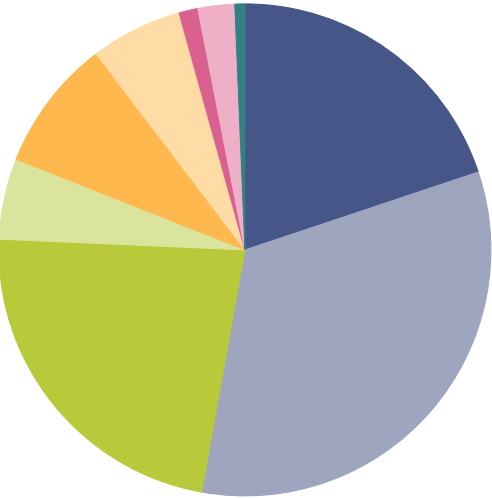


Leading Detractors

Time Period: 1/08/2025 to 31/10/2025

	Weights	Return	Contribution
SGA Global Growth Fund	1.47	-2.59	-0.04
Bell Global Emerging Companies	0.74	-4.01	-0.03
DNR Capital Aus Eq High Conviction R	0.50	-2.40	-0.01
SGH LaSalle Concentrated Global Prpty M	1.26	1.17	0.01
Allan Gray Australia Equity B	0.50	3.54	0.02

Equity Style Analysis



	%
Large Value	19.9
Large Core	32.9
Large Growth	22.9
Mid Value	5.3
Mid Core	8.7
Mid Growth	6.0
Small Value	1.2
Small Core	2.4
Small Growth	0.7
Total	100.0

Fixed Income Credit Exposure



	%
AAA	23.1
AA	43.3
A	17.6
BBB	15.7
Not Rated	0.3
Total	100.0

Theoretical Growth of \$100,000



— Active Conservative 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.