

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

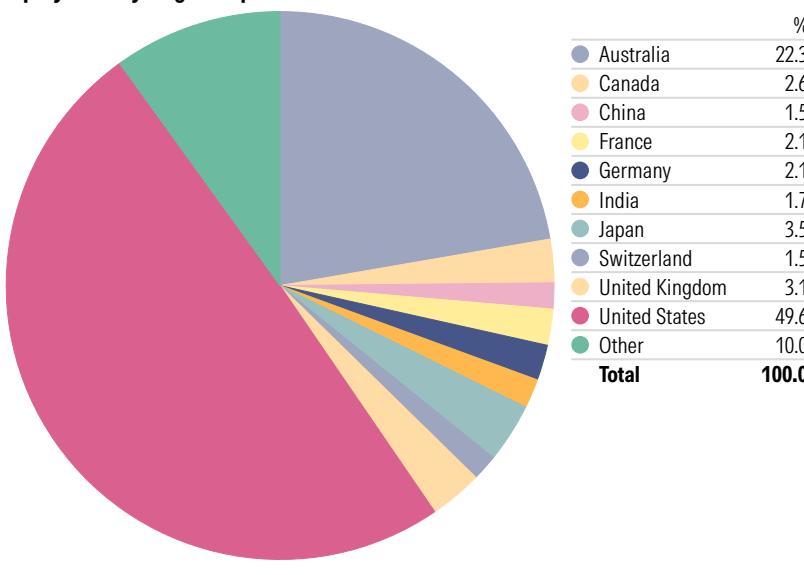
The Soteria Dynamic Active Conservative Portfolio aims to achieve a return of CPI + 2.0% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected active and passive managed and exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	30.1
Australian Debt	19.9
Global Shares	15.6
Cash	13.9
Alternative Growth	5.4
Property & Real Assets	5.1
Australian Shares	5.0
Alternative Defensive	5.0
Total	100.0

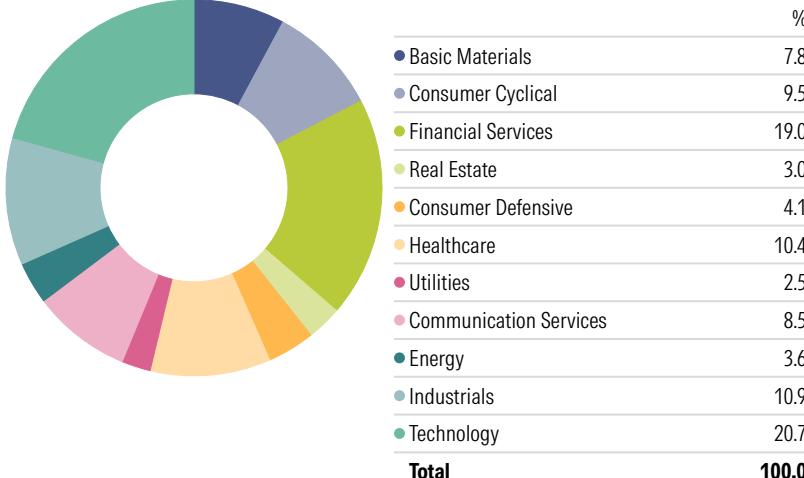
Equity Country/Region Exposure



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

Equity Sector Exposure



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

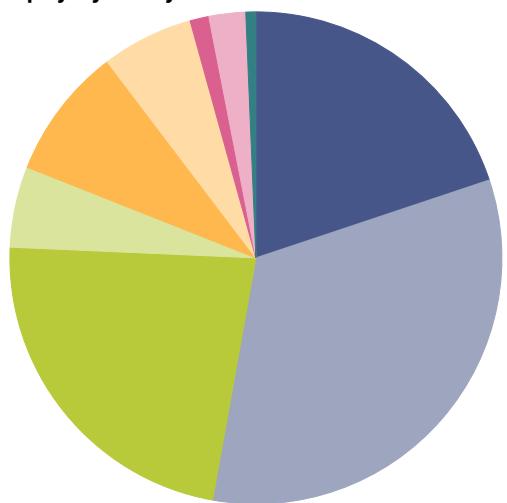
Leading Detractors

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

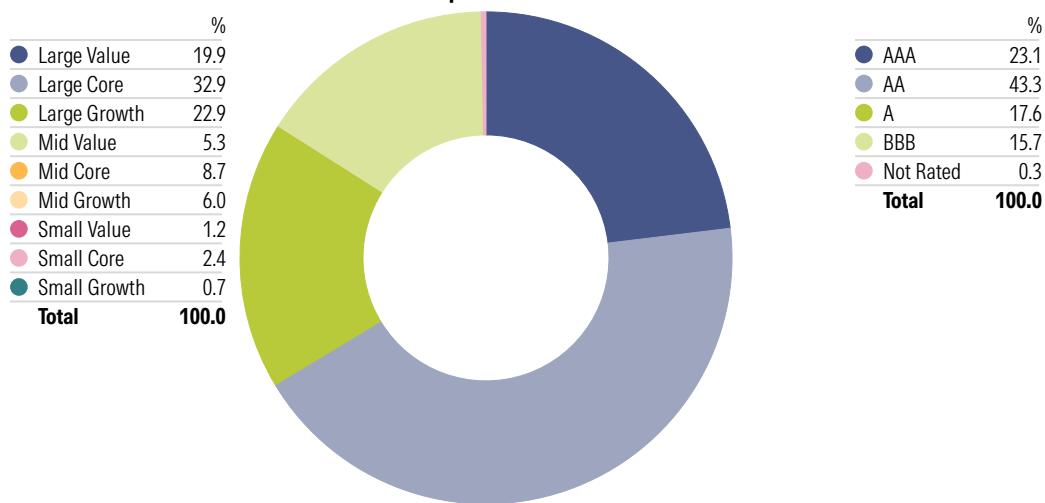
	Weights	Return	Contribution
SGA Global Growth Fund	1.47	-2.59	-0.04
Bell Global Emerging Companies	0.74	-4.01	-0.03
DNR Capital Aus Eq High Conviction R	0.50	-2.40	-0.01
SGH LaSalle Concentrated Global Prpty M	1.26	1.17	0.01
Allan Gray Australia Equity B	0.50	3.54	0.02

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Active Conservative Portfolio

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