

Soteria Dynamic 'Index 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
Index Conservative Portfolio	0.78%	2.28%	5.10%	7.22%	7.59%	4.80%	4.45%	1.75%	5.22%	-6.16%	8.58%	7.61%
Conservative Peer Group	0.47%	1.72%	3.66%	6.66%	5.87%	2.82%	2.86%	2.84%	1.97%	-6.70%	5.89%	5.76%

Portfolio Profile

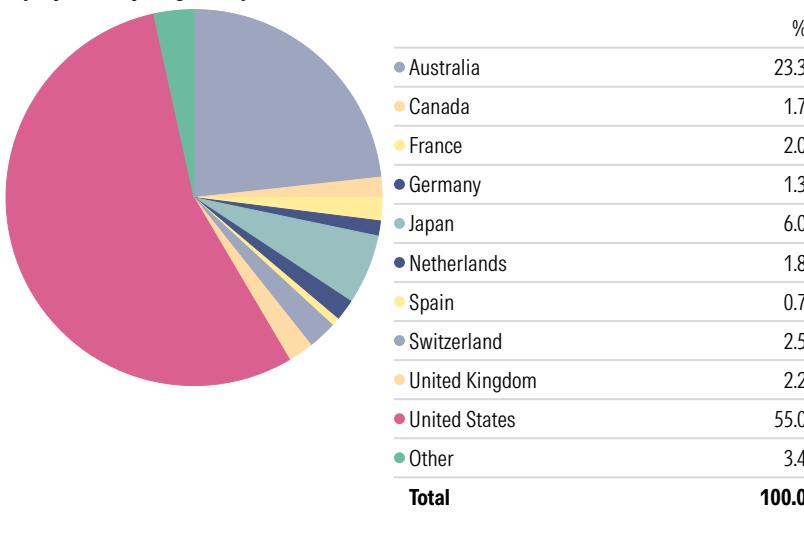
The Soteria Dynamic Index Conservative Portfolio aims to achieve a return of CPI + 2.0% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	35.2
Australian Debt	20.0
Global Shares	15.7
Cash	13.9
Property & Real Assets	10.2
Australian Shares	5.1
Total	100.0

Equity Country/Region Exposure



Top 10 Holdings

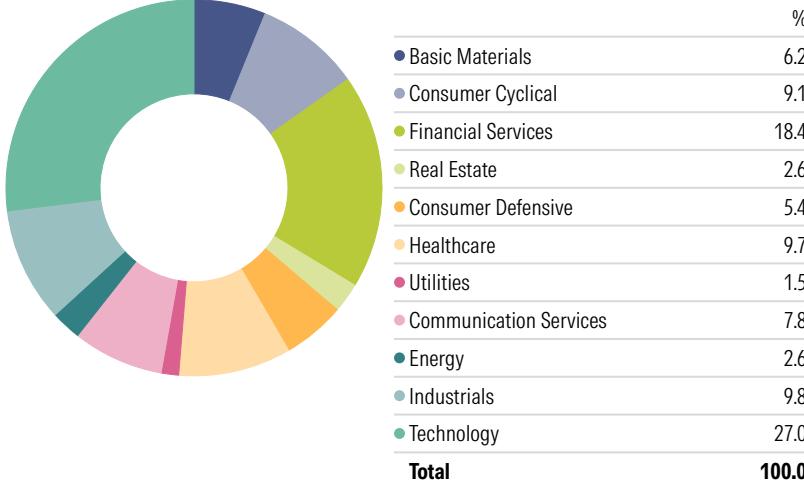
Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	21.1
BetaShares Aus High Interest Cash ETF	13.9
Vanguard MSCI Intl ETF	9.5
Vanguard Australian Government Bond ETF	7.5
Vanguard Australian Corp Fxd Intr ETF	7.5
Vanguard Intl Credit Secs (Hdg) ETF	7.1
iShares Global High Yield Bond AUDH ETF	7.0
BetaShares Global Quality Leaders ETF	6.2
Vanguard Australian Shares ETF	5.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	9.16	6.34	0.58
Vanguard Intl Fxd Intr (Hdg) ETF	21.15	1.63	0.35
BetaShares Global Quality Leaders ETF	6.01	5.19	0.31
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.09	3.29	0.16
Vanguard Intl Credit Secs (Hdg) ETF	7.08	2.20	0.16

Equity Sector Exposure



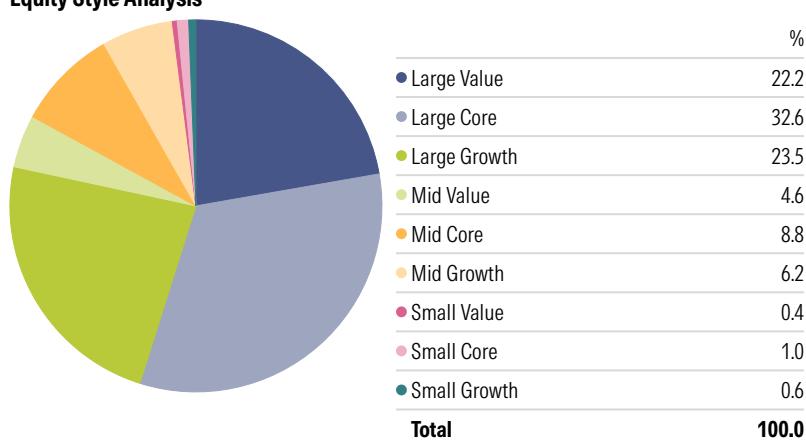
Leading Detractors

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

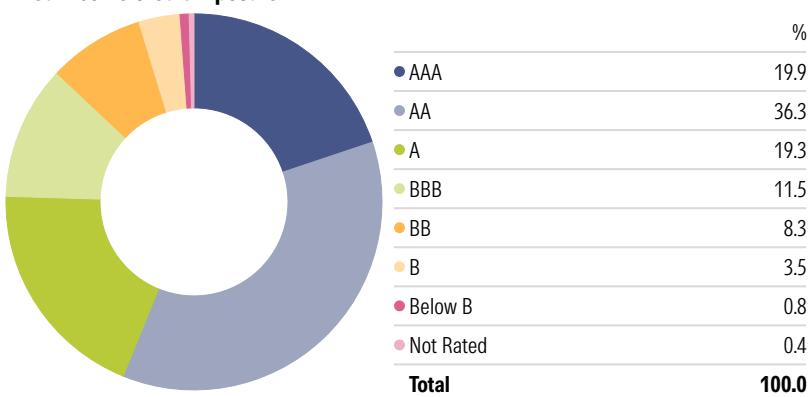
	Weights	Return	Contribution
Vanguard Australian Government Bond ETF	7.56	0.77	0.06
VanEck Australian Fltng Rt ETF	5.03	1.17	0.06
Vanguard Australian Corp Fxd Intr ETF	7.56	0.90	0.07
iShares Global High Yield Bond AUDH ETF	7.07	1.60	0.11
BetaShares Aus High Interest Cash ETF	14.07	0.94	0.13

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Conservative Portfolio

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