

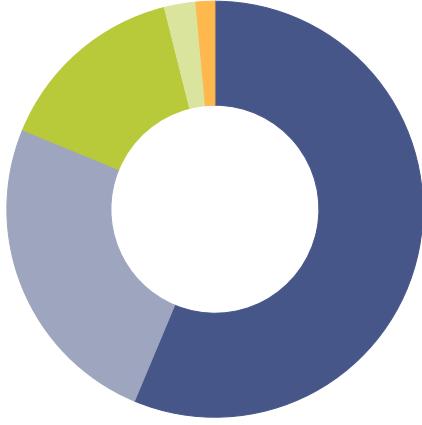
Soteria Dynamic 'Index High Growth' Returns

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 High Growth Portfolio	1.92%	4.79%	12.92%	14.59%	15.36%	12.71%	8.94%	-1.69%	19.84%	-10.12%	15.92%	18.91%
High Growth Peer Group	1.45%	4.46%	13.28%	14.35%	14.24%	11.91%	8.58%	1.77%	19.00%	-9.08%	14.12%	16.44%

Portfolio Profile

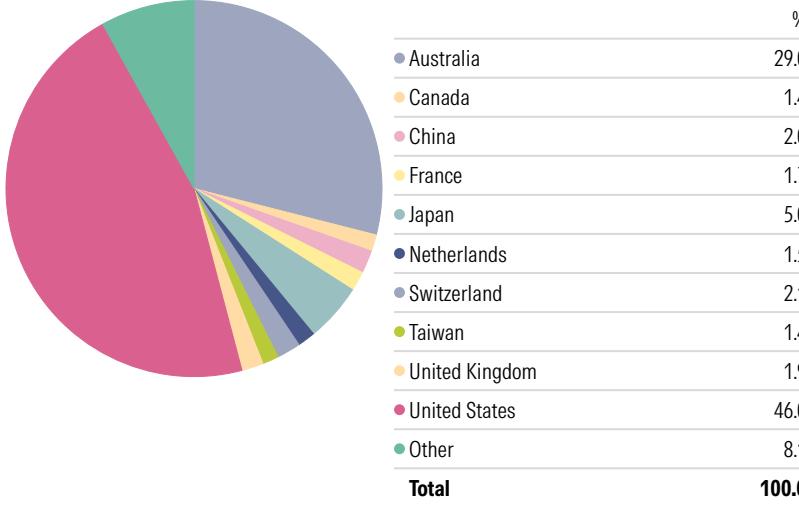
The Soteria Dynamic Index High Growth Portfolio aims to achieve a return of CPI + 4.0% p.a. after fees, over rolling 10-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Shares	56.3
Australian Shares	24.9
Property & Real Assets	14.9
Global Debt	2.5
Cash	1.5
Total	100.0

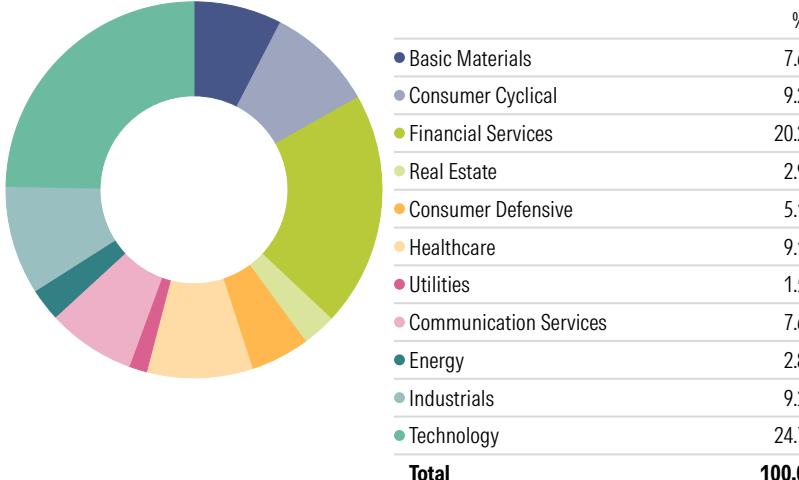
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	30.8
Vanguard Australian Shares ETF	24.9
BetaShares Global Quality Leaders ETF	20.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.5
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.4
iShares MSCI Emerging Markets ETF (AU)	5.4
Vanguard Intl Fxd Intr (Hdg) ETF	1.5
BetaShares Aus High Interest Cash ETF	1.5
Vanguard Intl Credit Secs (Hdg) ETF	0.5
iShares Global High Yield Bond AUDH ETF	0.5

Equity Sector Exposure



Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	30.33	6.34	1.93
BetaShares Global Quality Leaders ETF	19.92	5.19	1.04
Vanguard Australian Shares ETF	25.47	2.92	0.74
iShares MSCI Emerging Markets ETF (AU)	5.08	11.18	0.57
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.59	3.29	0.25

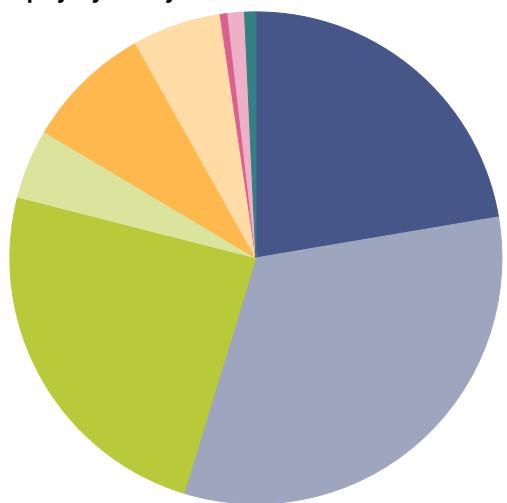
Leading Detractors

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

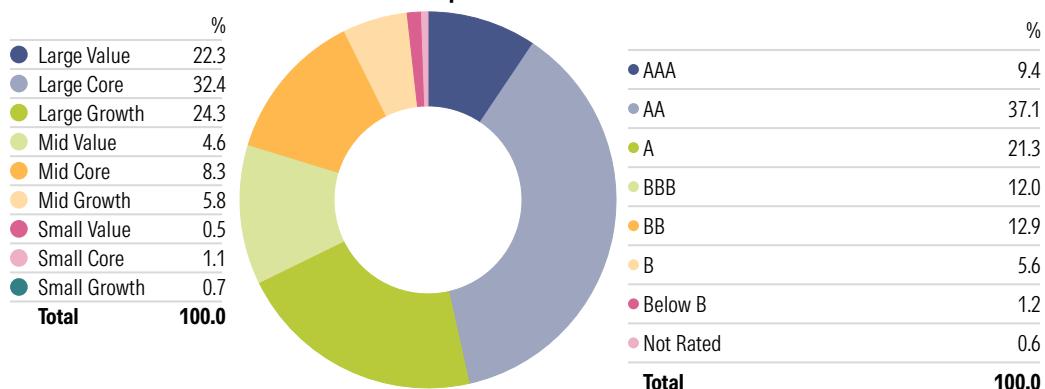
	Weights	Return	Contribution
iShares Global High Yield Bond AUDH ETF	0.50	1.60	0.01
Vanguard Intl Credit Secs (Hdg) ETF	0.50	2.20	0.01
BetaShares Aus High Interest Cash ETF	1.50	0.94	0.01
Vanguard Intl Fxd Intr (Hdg) ETF	1.50	1.63	0.02
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.61	2.73	0.21

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index High Growth Portfolio

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