

Soteria Dynamic 'Index Moderate' 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 Moderate Portfolio	1.07%	2.94%	7.40%	9.32%	9.98%	7.26%	5.93%	1.05%	9.54%	-7.25%	11.07%	10.89%
Moderate Peer Group	0.77%	2.42%	5.50%	7.85%	7.06%	4.48%	3.97%	2.86%	5.66%	-6.62%	6.99%	7.01%

Portfolio Profile

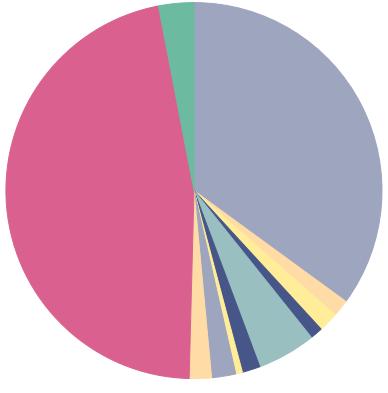
The Soteria Dynamic Index Moderate Portfolio aims to achieve a return of CPI + 2.5% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	30.0
Global Shares	25.9
Australian Shares	15.2
Property & Real Assets	10.1
Australian Debt	9.9
Cash	8.9
Total	100.0

Equity Country/Region Exposure



Australia	35.0
Canada	1.5
France	1.7
Germany	1.1
Japan	5.0
Netherlands	1.5
Spain	0.6
Switzerland	2.1
United Kingdom	1.9
United States	46.6
Other	3.0
Total	100.0

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.0
Vanguard MSCI Intl ETF	15.7
Vanguard Australian Shares ETF	15.2
BetaShares Global Quality Leaders ETF	10.2
BetaShares Aus High Interest Cash ETF	8.9
Vanguard Intl Credit Secs (Hdg) ETF	6.0
iShares Global High Yield Bond AUDH ETF	6.0
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.0
Vanguard Australian Government Bond ETF	3.7

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.23	6.34	0.96
BetaShares Global Quality Leaders ETF	10.00	5.19	0.52
Vanguard Australian Shares ETF	15.34	2.92	0.44
Vanguard Intl Fxd Intr (Hdg) ETF	18.08	1.63	0.30
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.08	3.29	0.16

Equity Sector Exposure



Basic Materials	8.4
Consumer Cyclical	9.0
Financial Services	20.9
Real Estate	3.2
Consumer Defensive	5.1
Healthcare	9.4
Utilities	1.5
Communication Services	7.2
Energy	2.8
Industrials	9.3
Technology	23.2
Total	100.0

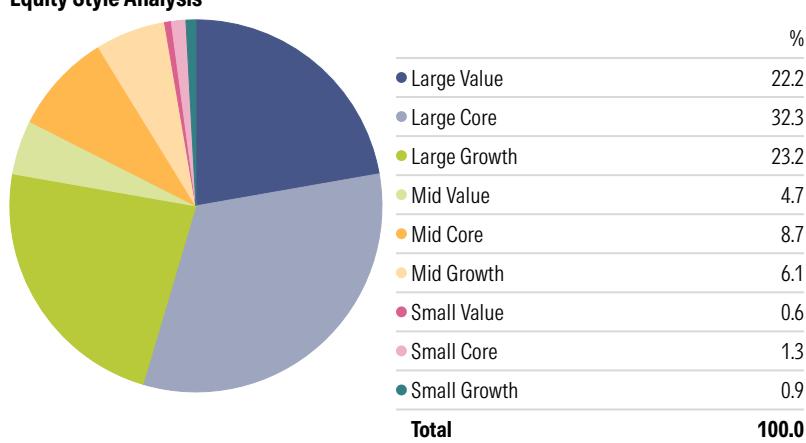
Leading Detractors

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

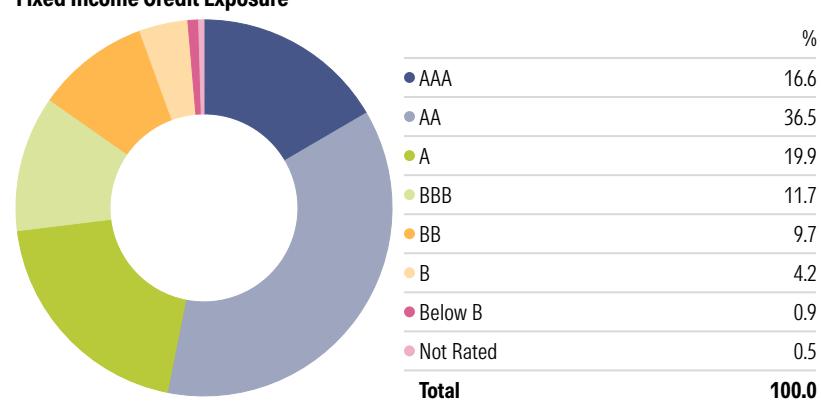
	Weights	Return	Contribution
Vanguard Australian Government Bond ETF	3.77	0.77	0.03
VanEck Australian Fltng Rt ETF	2.51	1.17	0.03
Vanguard Australian Corp Fxd Intr ETF	3.77	0.90	0.03
BetaShares Aus High Interest Cash ETF	9.02	0.94	0.09
iShares Global High Yield Bond AUDH ETF	6.04	1.60	0.10

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 Style Analysis



Fixed Income Credit Exposure



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.