

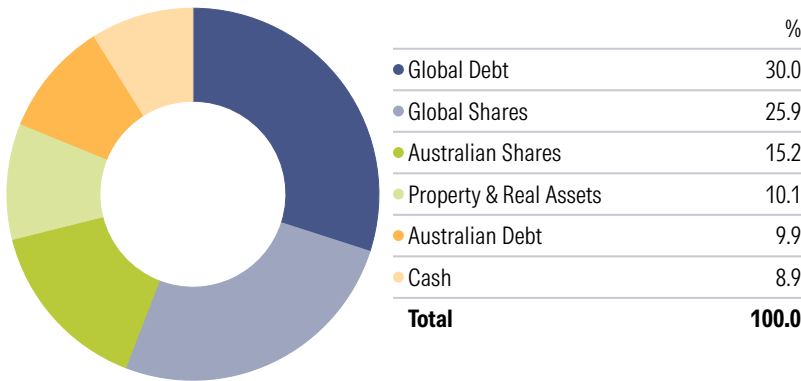
Soteria Dynamic 'Index Moderate' Returns

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



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 Gbl Infrs(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.0
Vanguard Australian Government Bond ETF	3.7

Leading Contributors

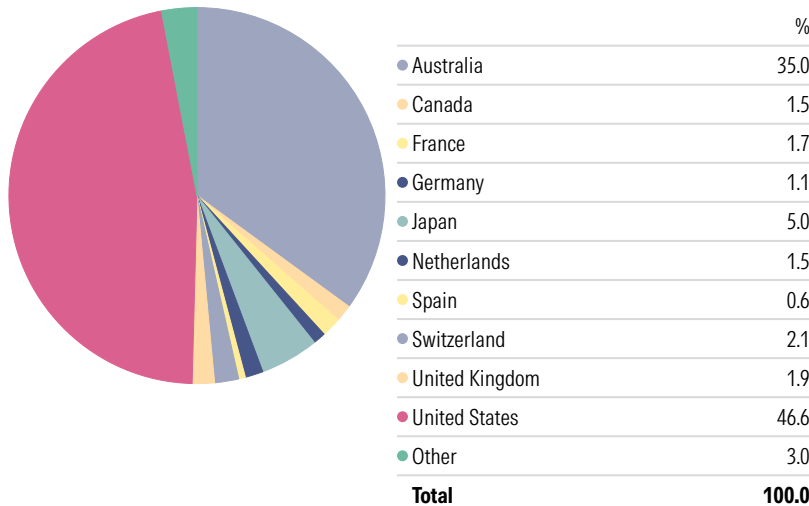
Time Period: 1/08/2025 to 31/10/2025

	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

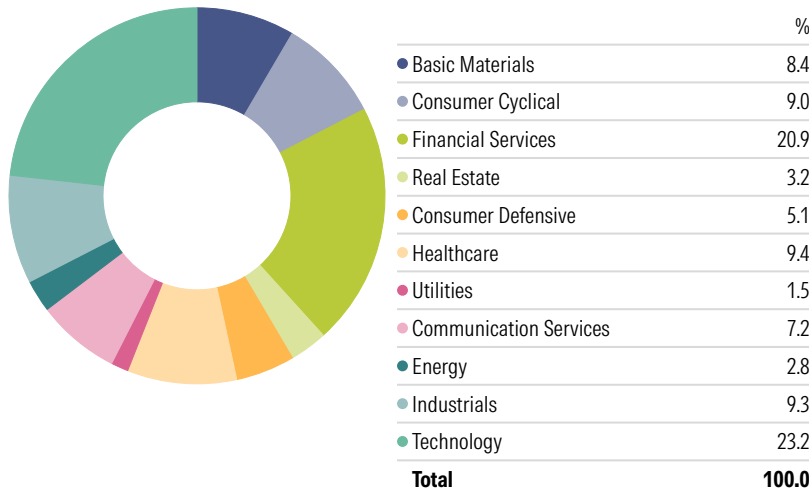
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Source: Morningstar Direct

Equity Country/Region Exposure



Equity Sector Exposure

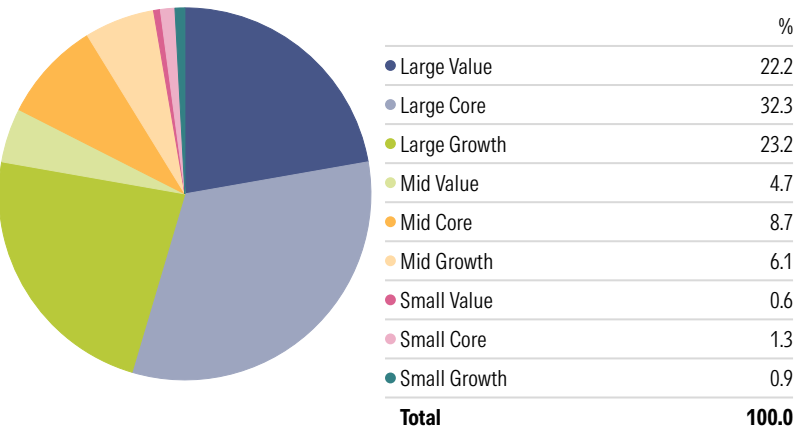


Leading Detractors

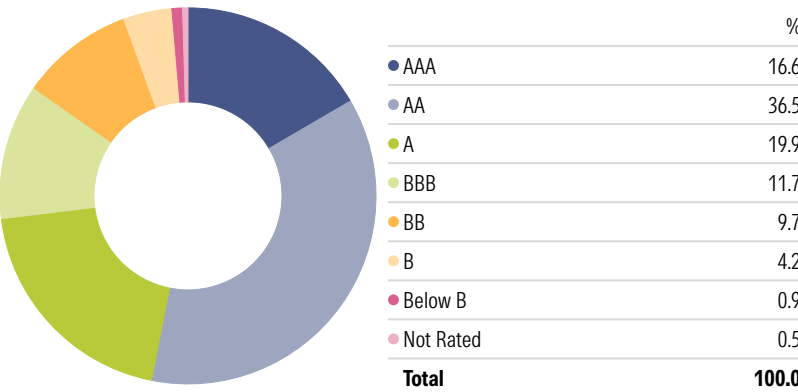
Time Period: 1/08/2025 to 31/10/2025

	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

Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



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