

Soteria Dynamic 'Active Conservative' Returns

As of 31/12/2025	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	0.08%	0.99%	3.28%	6.19%	6.62%	3.41%	4.10%	4.53%	-6.69%	6.62%	7.06%	6.19%
Conservative Peer Group	-0.06%	0.19%	1.75%	5.14%	5.60%	2.30%	2.90%	1.97%	-6.70%	5.89%	5.76%	5.14%

Portfolio Profile

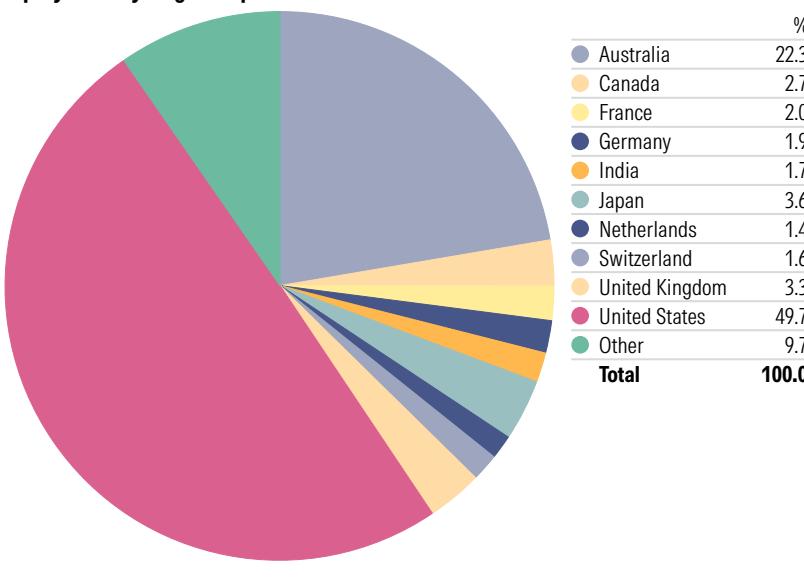
The Soteria Dynamic Active Conservative Portfolio aims to achieve a return of CPI + 2.0% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected active and passive managed and exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	30.0
Australian Debt	19.7
Global Shares	15.5
Cash	14.0
Alternative Growth	5.6
Alternative Defensive	5.1
Property & Real Assets	5.1
Australian Shares	5.0
Total	100.0

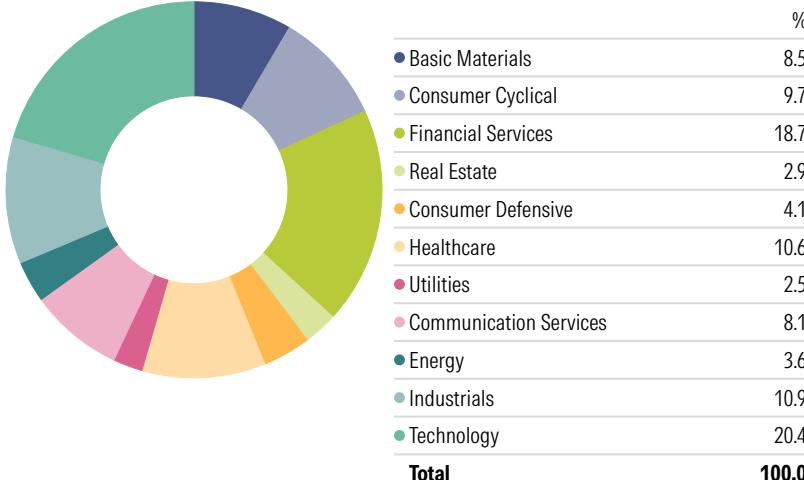
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Antares Diversified Fixed Income	14.7
First Sentier Cash A	14.0
Colchester Global Government Bond I	12.0
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	3.1
Perpetual Pure Equity Alpha	2.1

Equity Sector Exposure



Leading Contributors

Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.71	3.07	0.14
First Sentier Cash A	13.96	1.00	0.14
JPMorgan Global Rsrch Enh Eqt I	4.66	3.04	0.14
Apis Global Long/Short W	1.39	9.24	0.12
Aspect Diversified Futures-Class A	1.36	8.91	0.12

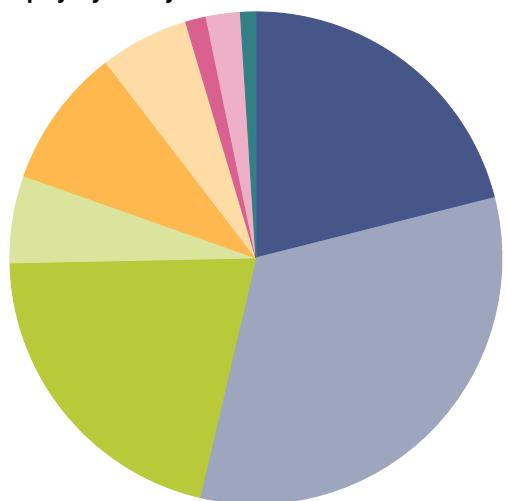
Leading Detractors

Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Antares Diversified Fixed Income	14.94	-1.11	-0.17
WCM Quality Global Growth (Mng) C UnH	1.59	-2.49	-0.04
Bell Global Emerging Companies	0.70	-3.22	-0.02
Greencape Broadcap	1.48	-1.38	-0.02
SGA Global Growth Fund	1.42	-1.12	-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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