

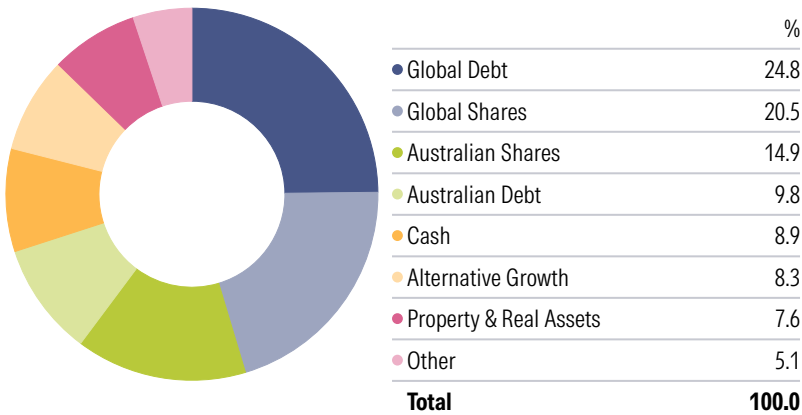
## Soteria Dynamic 'Active Moderate' Returns

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 Moderate Portfolio	0.22%	1.29%	4.33%	7.30%	8.18%	4.68%	5.19%	8.71%	-8.67%	8.24%	9.02%	7.30%
Moderate Peer Group	-0.02%	0.49%	2.77%	6.26%	6.75%	3.72%	3.94%	5.66%	-6.62%	6.99%	7.01%	6.26%

## Portfolio Profile

The Soteria Dynamic Active 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 active and passive managed and exchange-traded funds.

## Asset Class Breakdown



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	9.9
First Sentier Cash A	8.9
Colchester Global Government Bond I	8.0
Antares Diversified Fixed Income	7.3
Bentham High Yield	7.0
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	6.3
JPMorgan Global Rsrch Enh Eqt I	6.2
Macquarie Core Australian Equity Act ETF	4.5
Greencape Broadcap	4.3
BlackRock Global Liquid Alternatives S1	3.1

## Leading Contributors

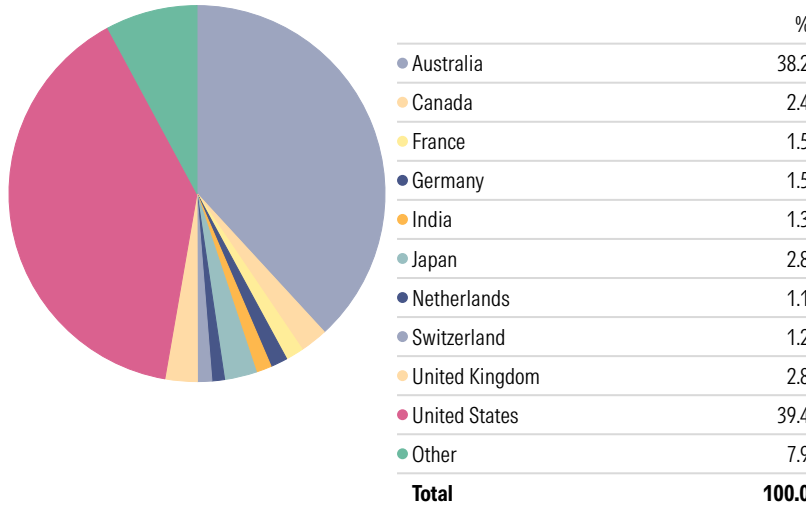
Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	6.26	3.07	0.19
Apis Global Long/Short W	2.10	9.24	0.19
JPMorgan Global Rsrch Enh Eqt I	6.19	3.04	0.19
Aspect Diversified Futures-Class A	2.06	8.91	0.18
Allan Gray Australia Equity B	1.52	9.23	0.14

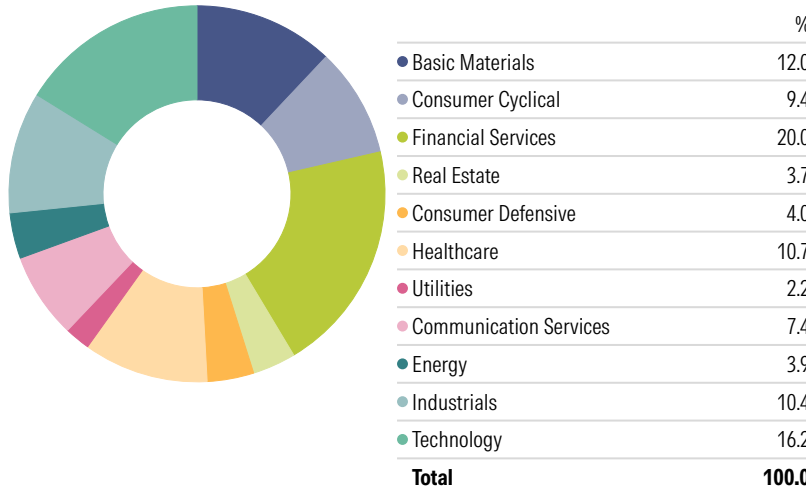
**Disclaimer:** This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be 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.

Source: Morningstar Direct

## Equity Country/Region Exposure



## Equity Sector Exposure

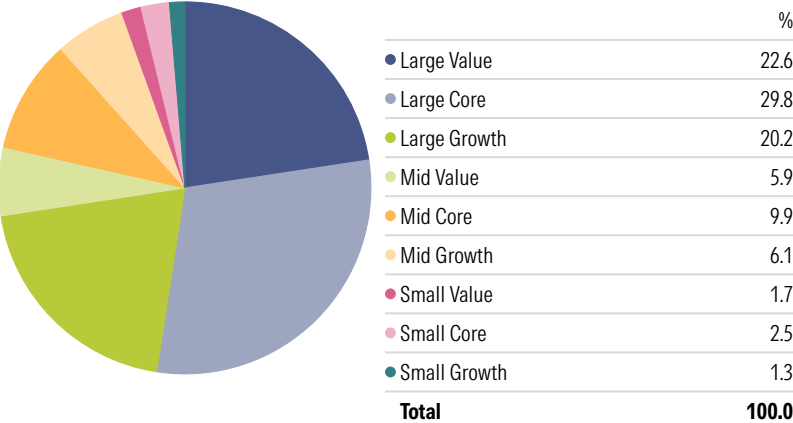


## Leading Detractors

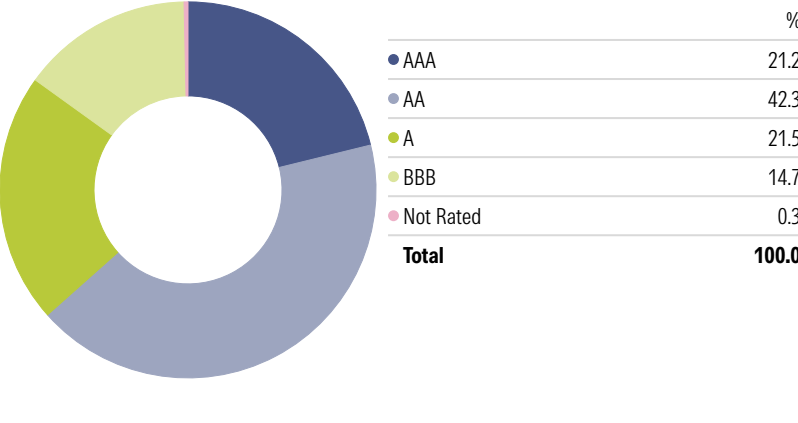
Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Antares Diversified Fixed Income	7.44	-1.11	-0.08
Greencape Broadcap	4.42	-1.38	-0.06
WCM Quality Global Growth (Mng) C UnH	2.12	-2.49	-0.05
DNR Capital Aus Eq High Conviction R	1.43	-3.00	-0.04
Macquarie Core Australian Equity Act ETF	4.57	-0.78	-0.04

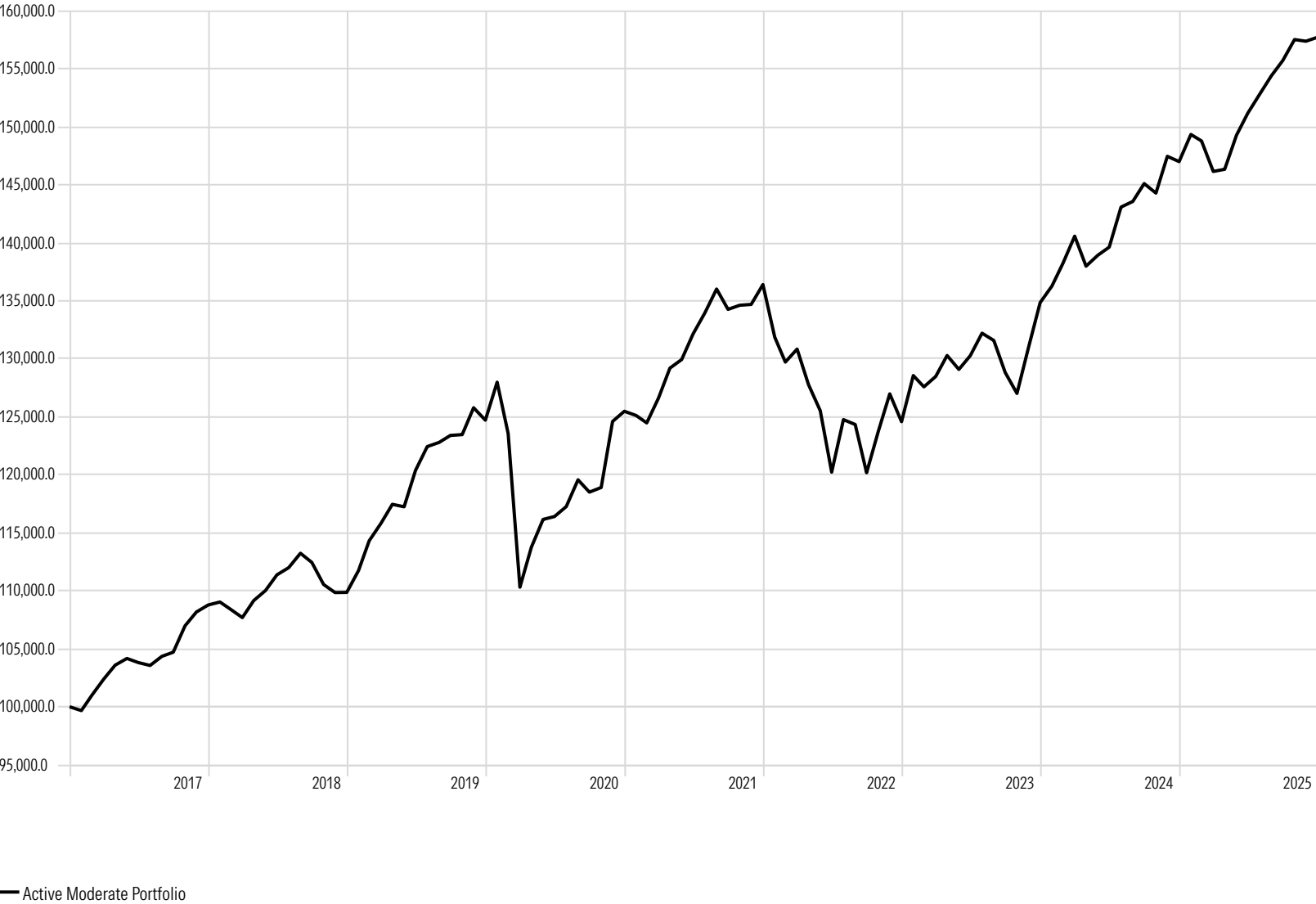
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



**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.