

Soteria Dynamic 'Index Balanced' 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
Index Balanced Portfolio	-0.32%	0.61%	3.90%	7.62%	11.04%	7.22%	6.47%	13.13%	-8.51%	12.87%	12.72%	7.62%
Balanced Peer Group	0.13%	0.81%	4.12%	8.18%	9.10%	6.03%	5.57%	10.21%	-6.36%	9.17%	9.94%	8.18%

Portfolio Profile

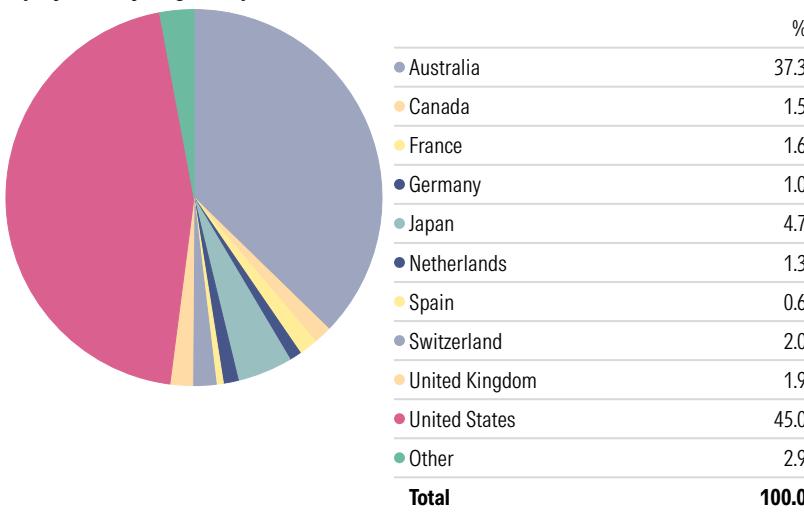
The Soteria Dynamic Index Balanced Portfolio aims to achieve a return of CPI + 3.0% p.a. after fees, over rolling 7-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Shares	30.9
Global Debt	25.0
Australian Shares	20.0
Property & Real Assets	15.2
Australian Debt	4.9
Cash	4.0
Total	100.0

Equity Country/Region Exposure



Top 10 Holdings

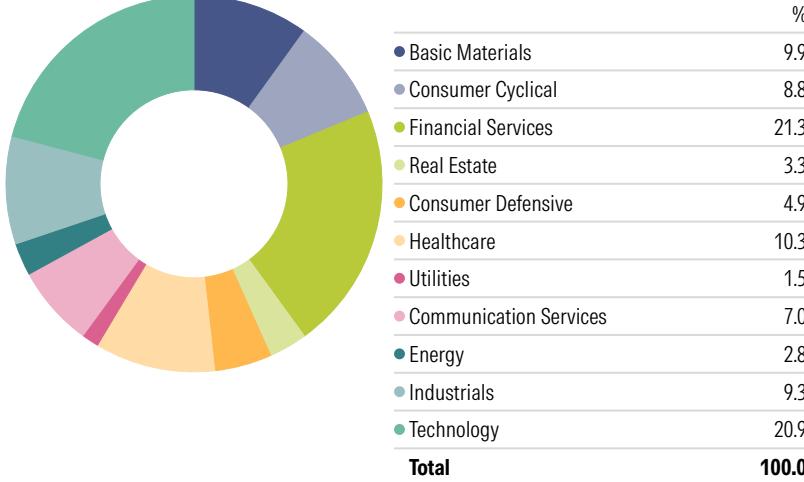
Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	20.0
Vanguard MSCI Intl ETF	18.7
Vanguard Intl Fxd Intr (Hdg) ETF	14.9
BetaShares Global Quality Leaders ETF	12.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.6
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.6
iShares Global High Yield Bond AUDH ETF	5.0
Vanguard Intl Credit Secs (Hdg) ETF	5.0
BetaShares Aus High Interest Cash ETF	4.0
Vanguard Australian Corp Fxd Intr ETF	2.5

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	18.64	2.55	0.47
BetaShares Global Quality Leaders ETF	12.14	1.68	0.20
iShares Global High Yield Bond AUDH ETF	4.99	1.26	0.06
Vanguard Intl Fxd Intr (Hdg) ETF	14.94	0.40	0.06
BetaShares Aus High Interest Cash ETF	3.96	0.94	0.04

Equity Sector Exposure



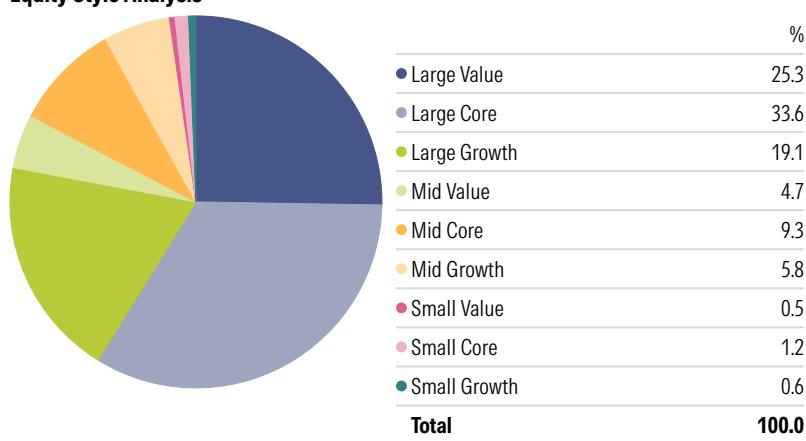
Leading Detractors

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

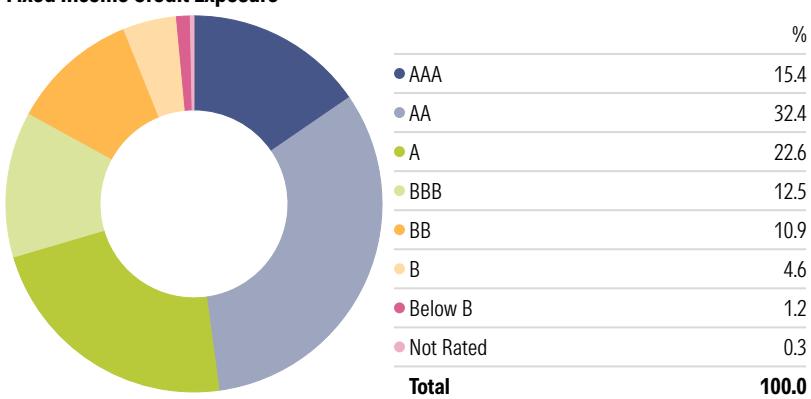
	Weights	Return	Contribution
Vanguard Australian Shares ETF	20.08	-0.85	-0.17
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.61	-0.70	-0.05
Vanguard Australian Government Bond ETF	2.47	-1.35	-0.03
Vanguard Australian Corp Fxd Intr ETF	2.47	-0.50	-0.01
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.68	0.25	0.02

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Balanced Portfolio

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