

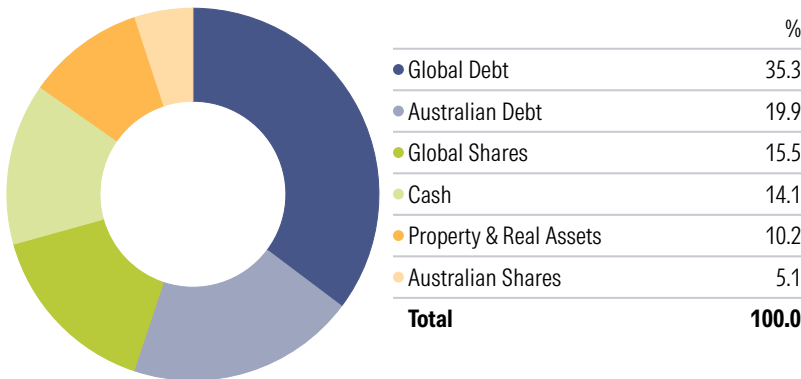
## Soteria Dynamic 'Index Conservative' Returns

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
Index Conservative Portfolio	-0.32%	0.53%	2.54%	5.51%	7.23%	4.01%	4.31%	5.22%	-6.16%	8.58%	7.61%	5.51%
Conservative Peer Group	-0.06%	0.19%	1.75%	5.14%	5.60%	2.30%	2.76%	1.97%	-6.70%	5.89%	5.76%	5.14%

## Portfolio Profile

The Soteria Dynamic Index 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 passive exchange-traded funds.

## Asset Class Breakdown



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	21.1
BetaShares Aus High Interest Cash ETF	14.1
Vanguard MSCI Intl ETF	9.4
Vanguard Australian Corp Fxd Intr ETF	7.4
Vanguard Australian Government Bond ETF	7.4
iShares Global High Yield Bond AUDH ETF	7.1
Vanguard Intl Credit Secs (Hdg) ETF	7.1
BetaShares Global Quality Leaders ETF	6.1
VanEck FTSE GIBI Infrac(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1

## Leading Contributors

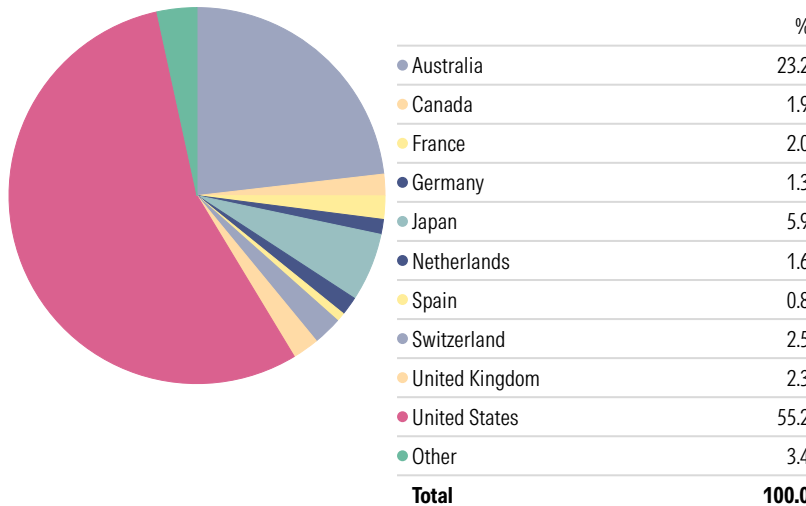
Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	9.40	2.55	0.24
BetaShares Aus High Interest Cash ETF	13.98	0.94	0.13
BetaShares Global Quality Leaders ETF	6.12	1.68	0.10
iShares Global High Yield Bond AUDH ETF	7.04	1.26	0.09
Vanguard Intl Fxd Intr (Hdg) ETF	21.09	0.40	0.08

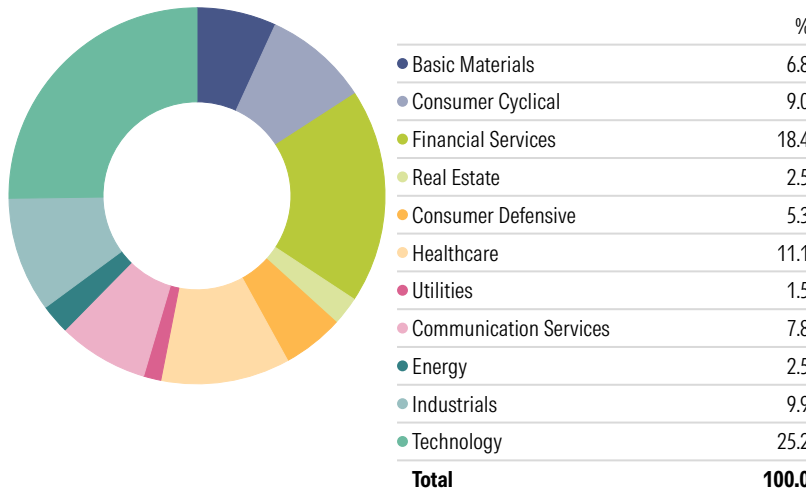
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Source: Morningstar Direct

## Equity Country/Region Exposure



## Equity Sector Exposure

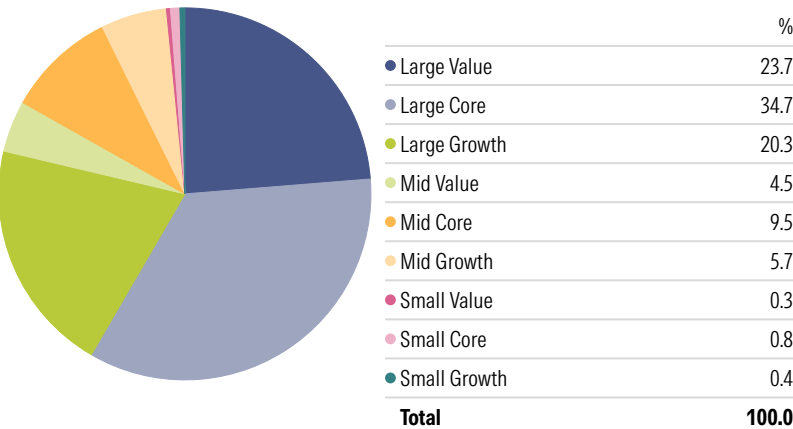


## Leading Detractors

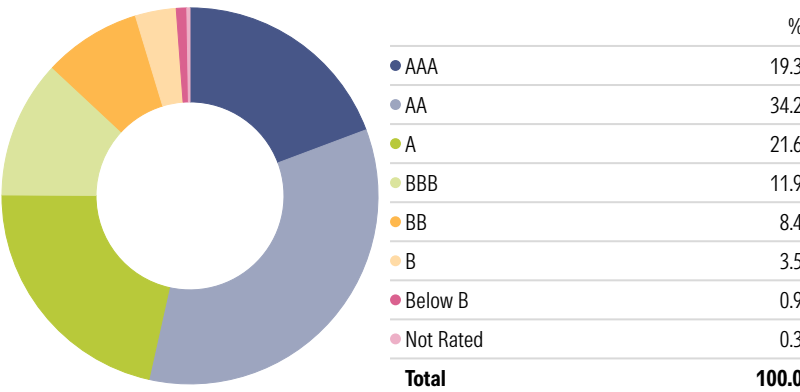
Time Period: 1/10/2025 to 31/12/2025

	Weights	Return	Contribution
Vanguard Australian Government Bond ETF	7.47	-1.35	-0.10
Vanguard Australian Shares ETF	5.06	-0.85	-0.04
Vanguard Australian Corp Fxd Intr ETF	7.48	-0.50	-0.04
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.11	-0.70	-0.04
VanEck FTSE GIBI Infrac(AUD Hdg)ETF	5.16	0.25	0.01

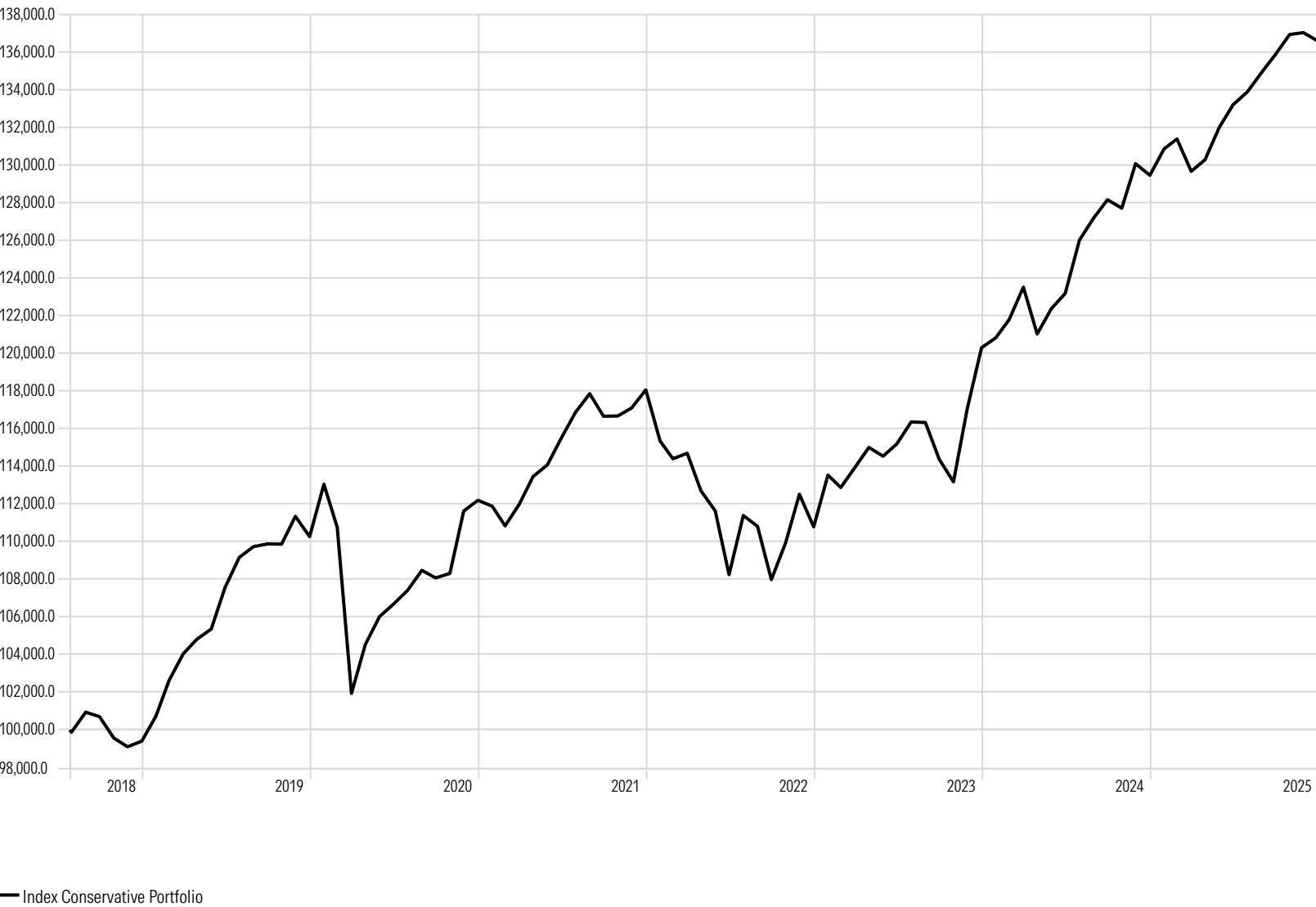
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



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