

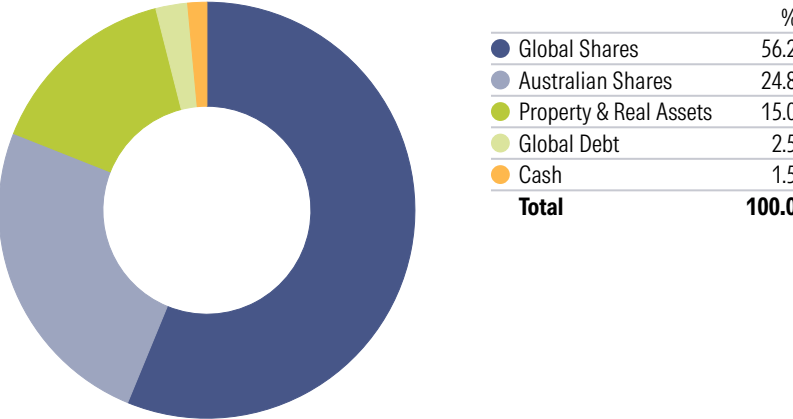
Soteria Dynamic 'Index High Growth' Returns

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 High Growth Portfolio	-0.28%	1.09%	5.67%	9.93%	14.86%	10.30%	8.61%	19.84%	-10.12%	15.92%	18.91%	9.93%
High Growth Peer Group	0.18%	0.80%	5.99%	10.97%	13.82%	9.79%	8.28%	19.00%	-9.08%	14.12%	16.44%	10.97%

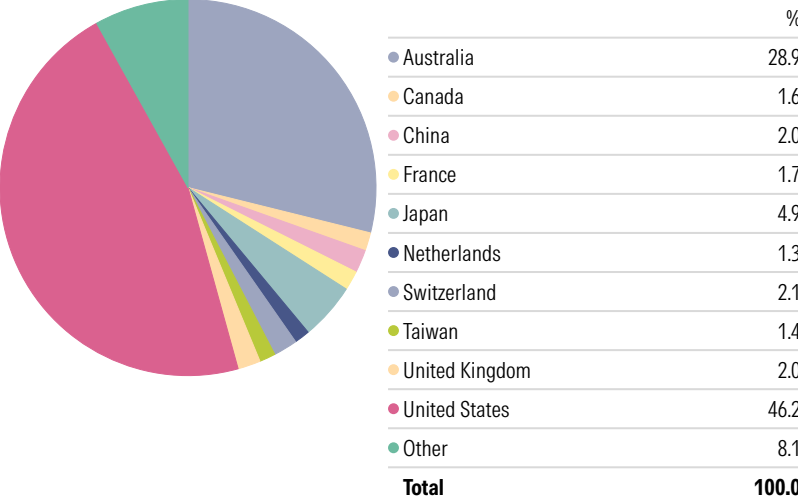
Portfolio Profile

The Soteria Dynamic Index High Growth Portfolio aims to achieve a return of CPI + 4.0% p.a. after fees, over rolling 10-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



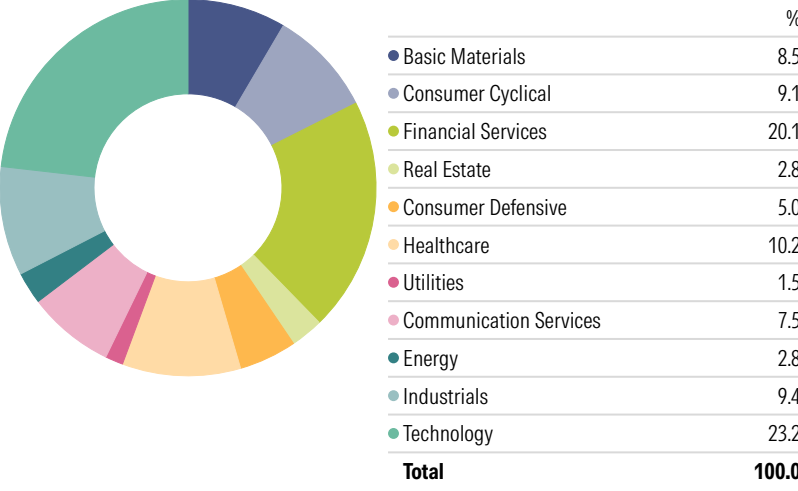
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	30.9
Vanguard Australian Shares ETF	24.8
BetaShares Global Quality Leaders ETF	20.0
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.6
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.5
iShares MSCI Emerging Markets ETF (AU)	5.3
BetaShares Aus High Interest Cash ETF	1.5
Vanguard Intl Fxd Intr (Hdg) ETF	1.5
iShares Global High Yield Bond AUDH ETF	0.5
Vanguard Intl Credit Secs (Hdg) ETF	0.5

Equity Sector Exposure



Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	30.76	2.55	0.78
BetaShares Global Quality Leaders ETF	20.03	1.68	0.34
iShares MSCI Emerging Markets ETF (AU)	5.28	3.88	0.20
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.60	0.25	0.02
BetaShares Aus High Interest Cash ETF	1.47	0.94	0.01

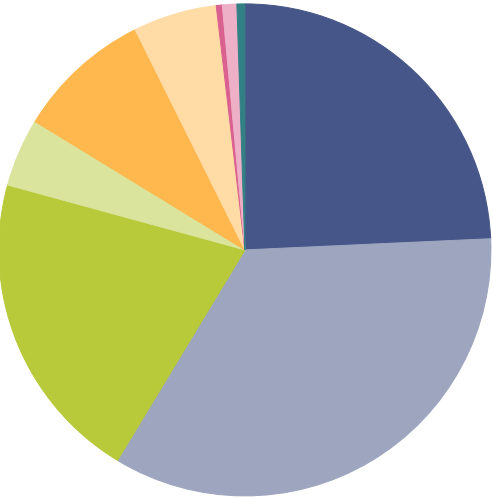
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Australian Shares ETF	24.85	-0.85	-0.22
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.53	-0.70	-0.05
Vanguard Intl Credit Secs (Hdg) ETF	0.50	0.63	0.00
Vanguard Intl Fxd Intr (Hdg) ETF	1.48	0.40	0.01
iShares Global High Yield Bond AUDH ETF	0.49	1.26	0.01

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Equity Style Analysis



	%
Large Value	24.3
Large Core	34.4
Large Growth	20.6
Mid Value	4.5
Mid Core	8.9
Mid Growth	5.5
Small Value	0.4
Small Core	0.9
Small Growth	0.5
Total	100.0

Fixed Income Credit Exposure



	%
AAA	9.3
AA	33.5
A	24.5
BBB	12.4
BB	13.1
B	5.5
Below B	1.4
Not Rated	0.4
Total	100.0

Theoretical Growth of \$100,000



— Index High Growth Portfolio

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