

Soteria Dynamic 'Index 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
Index Moderate Portfolio	-0.24%	0.63%	3.41%	6.80%	9.57%	5.97%	5.73%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	-0.02%	0.49%	2.77%	6.26%	6.75%	3.72%	3.84%	5.66%	-6.62%	6.99%	7.01%	6.26%

Portfolio Profile

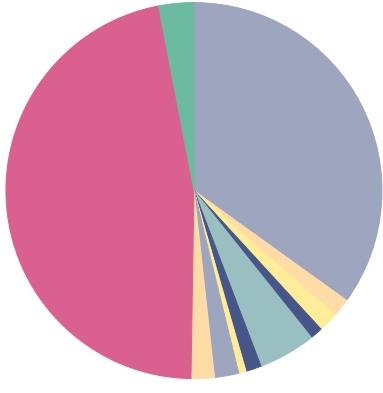
The Soteria Dynamic Index Moderate Portfolio aims to achieve a return of CPI + 2.5% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	30.1
Global Shares	25.8
Australian Shares	15.1
Property & Real Assets	10.2
Australian Debt	9.9
Cash	9.0
Total	100.0

Equity Country/Region Exposure



Australia	34.9
Canada	1.6
France	1.7
Germany	1.1
Japan	4.9
Netherlands	1.3
Spain	0.6
Switzerland	2.1
United Kingdom	2.0
United States	46.7
Other	3.0
Total	100.0

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.0
Vanguard MSCI Intl ETF	15.6
Vanguard Australian Shares ETF	15.1
BetaShares Global Quality Leaders ETF	10.2
BetaShares Aus High Interest Cash ETF	9.0
iShares Global High Yield Bond AUDH ETF	6.1
Vanguard Intl Credit Secs (Hdg) ETF	6.0
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1
Vanguard Australian Corp Fxd Intr ETF	3.7

Equity Sector Exposure



Basic Materials	9.4
Consumer Cyclical	8.8
Financial Services	20.8
Real Estate	3.2
Consumer Defensive	5.0
Healthcare	10.5
Utilities	1.5
Communication Services	7.1
Energy	2.7
Industrials	9.4
Technology	21.6
Total	100.0

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.59	2.55	0.39
BetaShares Global Quality Leaders ETF	10.15	1.68	0.17
BetaShares Aus High Interest Cash ETF	8.94	0.94	0.08
iShares Global High Yield Bond AUDH ETF	6.01	1.26	0.08
Vanguard Intl Fxd Intr (Hdg) ETF	17.99	0.40	0.07

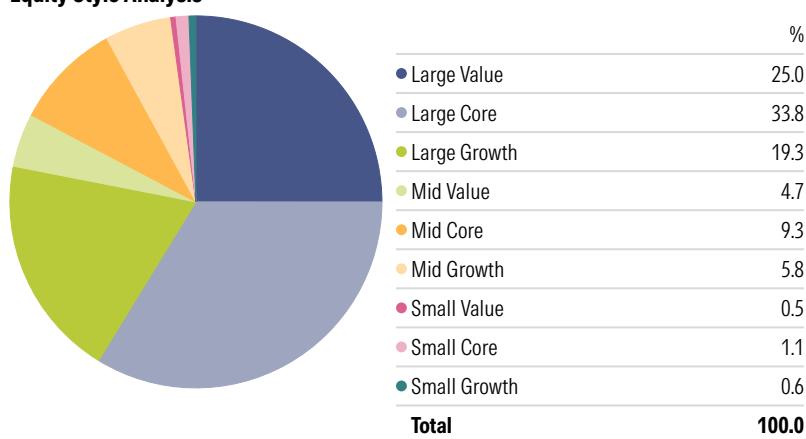
Leading Detractors

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

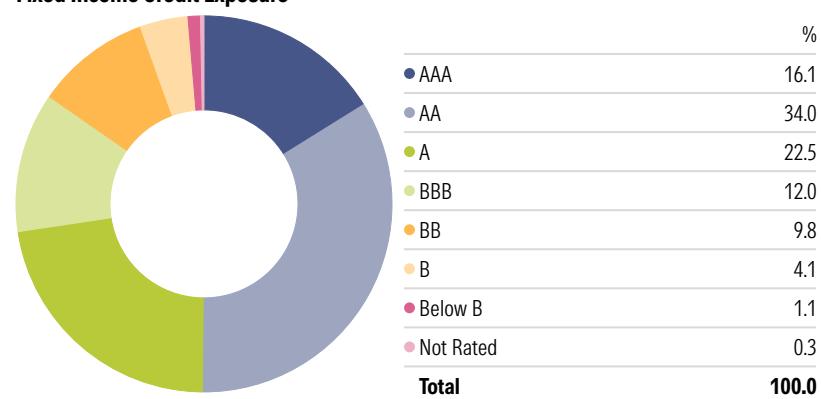
	Weights	Return	Contribution
Vanguard Australian Shares ETF	15.11	-0.85	-0.13
Vanguard Australian Government Bond ETF	3.72	-1.35	-0.05
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.09	-0.70	-0.04
Vanguard Australian Corp Fxd Intr ETF	3.72	-0.50	-0.02
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.14	0.25	0.01

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Moderate Portfolio

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