

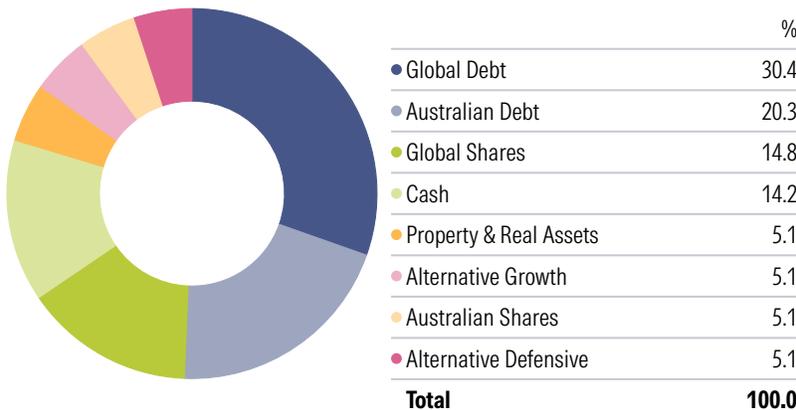
## Soteria Dynamic 'Active Conservative' Returns

As of 31/1/2026	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 Conservative Portfolio	0.42%	0.47%	3.03%	5.47%	5.91%	3.55%	4.11%	4.53%	-6.69%	6.62%	7.06%	6.19%
Conservative Peer Group	0.54%	0.25%	1.97%	4.71%	4.97%	2.47%	2.93%	1.97%	-6.70%	5.89%	5.76%	5.14%

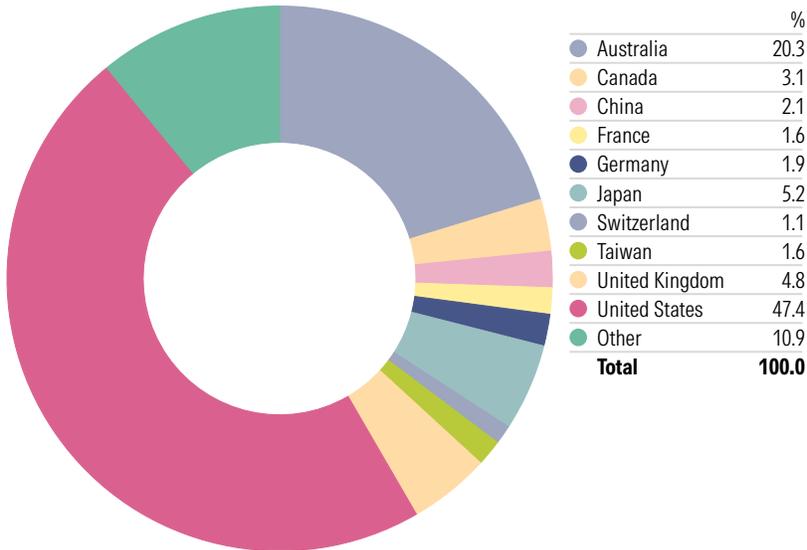
## Portfolio Profile

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

## Asset Class Breakdown



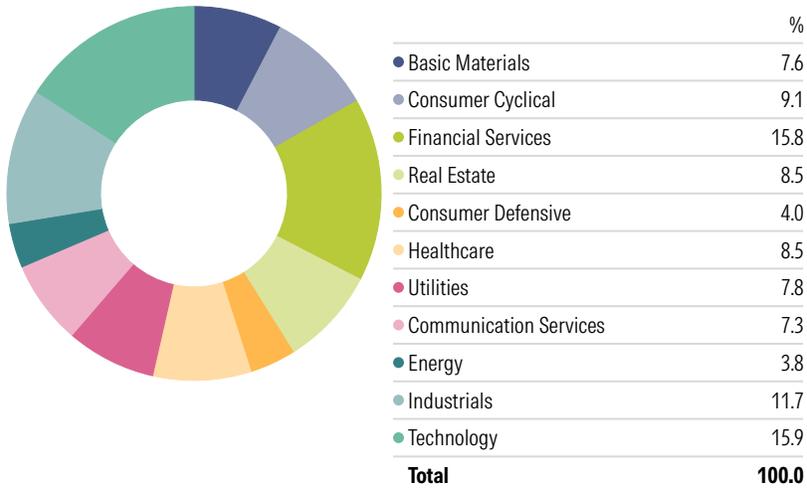
## Equity Country/Region Exposure



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Antares Diversified Fixed Income	15.2
First Sentier Cash A	14.2
Colchester Global Government Bond I	12.2
Vanguard Intl Fxd Intr (Hdg) ETF	11.1
Bentham High Yield	7.1
Perpetual High Grade Floating Rate	5.1
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.5
JPMorgan Global Rsrch Enh Eqt I	4.5
BlackRock Global Liquid Alternatives S1	3.1
Perpetual Pure Equity Alpha	2.0

## Equity Sector Exposure



## Leading Contributors

Time Period: 1/11/2025 to 31/01/2026

Fund Name	Weights	Return	Contribution
Apis Global Long/Short W	1.40	13.62	0.19
Aspect Diversified Futures-Class A	1.38	11.16	0.15
First Sentier Cash A	13.96	1.01	0.14
PIMCO TRENDS Managed Futures Stgy Wholsl	1.21	8.46	0.11
ATLAS Infrastructure Global Fd AUD Hgd	1.29	7.97	0.10

## Leading Detractors

Time Period: 1/11/2025 to 31/01/2026

Fund Name	Weights	Return	Contribution
Antares Diversified Fixed Income	14.86	-1.13	-0.17
SGA Global Growth Fund	1.42	-10.75	-0.16
JPMorgan Global Rsrch Enh Eqt I	4.68	-3.00	-0.14
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.72	-2.95	-0.14
WCM Quality Global Growth (Mng) C UnH	1.57	-4.39	-0.07

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## Equity Style Analysis



	%
Large Value	18.1
Large Core	26.5
Large Growth	15.6
Mid Value	8.3
Mid Core	12.1
Mid Growth	6.1
Small Value	5.2
Small Core	5.9
Small Growth	2.4
<b>Total</b>	<b>100.0</b>

## Fixed Income Credit Exposure



	%
AAA	23.0
AA	40.8
A	20.2
BBB	15.8
Not Rated	0.2
<b>Total</b>	<b>100.0</b>

## Theoretical Growth of \$100,000



— Active Conservative Portfolio

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