

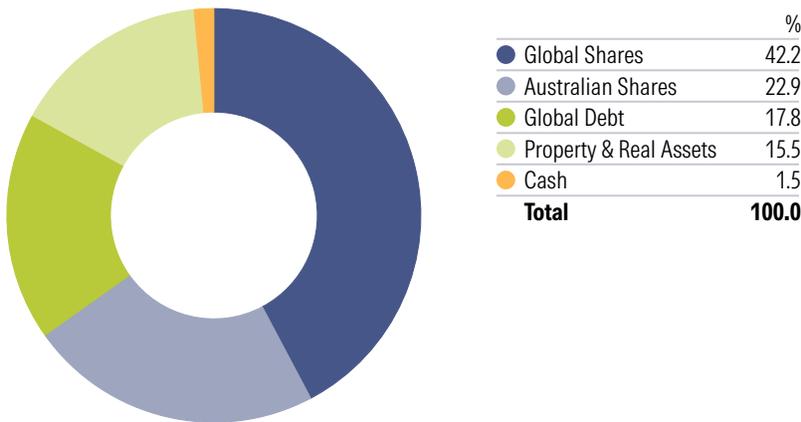
Soteria Dynamic 'Index Growth' Returns

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
Index Growth Portfolio	-0.11%	-0.76%	3.30%	6.05%	11.26%	8.75%	7.22%	16.33%	-9.46%	14.42%	15.93%	8.81%
Growth Peer Group	0.53%	0.11%	3.58%	6.91%	9.42%	7.45%	6.60%	14.13%	-7.78%	10.85%	12.11%	8.89%

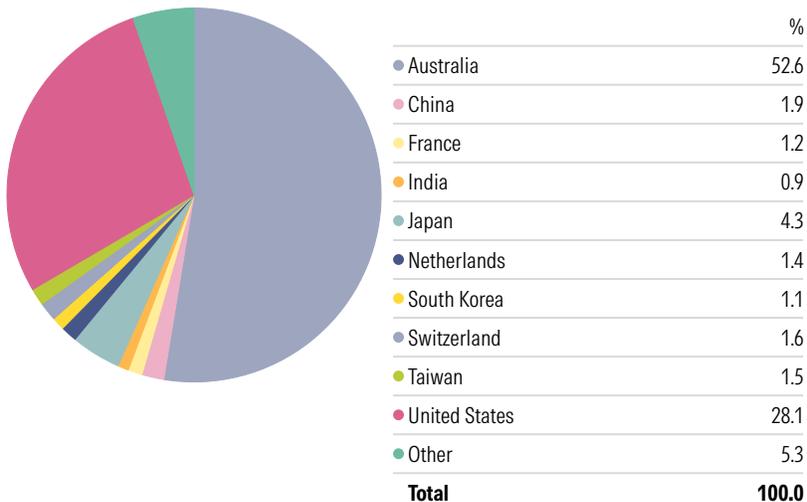
Portfolio Profile

The Soteria Dynamic Index Growth Portfolio aims to achieve a return of CPI + 3.5% 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



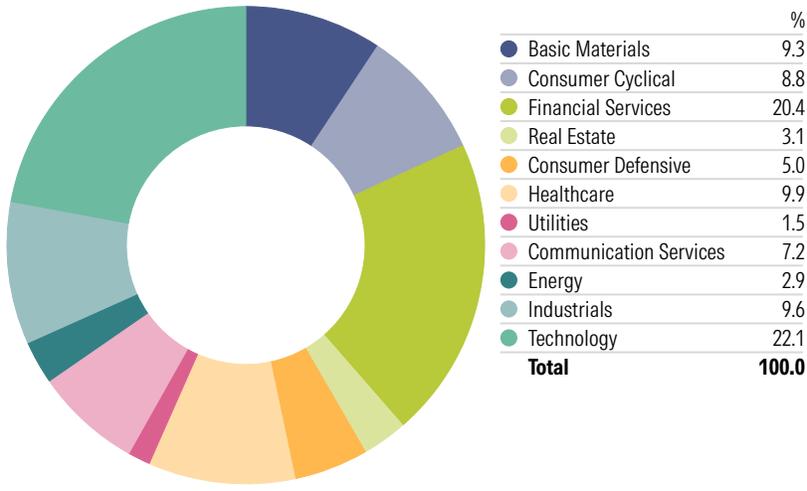
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	23.9
Vanguard Australian Shares ETF	22.9
BetaShares Global Quality Leaders ETF	15.8
Vanguard Intl Fxd Intr (Hdg) ETF	10.7
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.7
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.7
Vanguard Intl Credit Secs (Hdg) ETF	3.6
iShares Global High Yield Bond AUDH ETF	3.6
iShares MSCI Emerging Markets ETF (AU)	2.5
BetaShares Aus High Interest Cash ETF	1.5

Equity Sector Exposure



Leading Contributors

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

Fund Name	Weights	Return	Contribution
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.61	3.94	0.29
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.53	2.83	0.21
Vanguard Australian Shares ETF	22.35	0.43	0.10
iShares MSCI Emerging Markets ETF (AU)	2.66	2.06	0.06
iShares Global High Yield Bond AUDH ETF	3.48	1.58	0.05

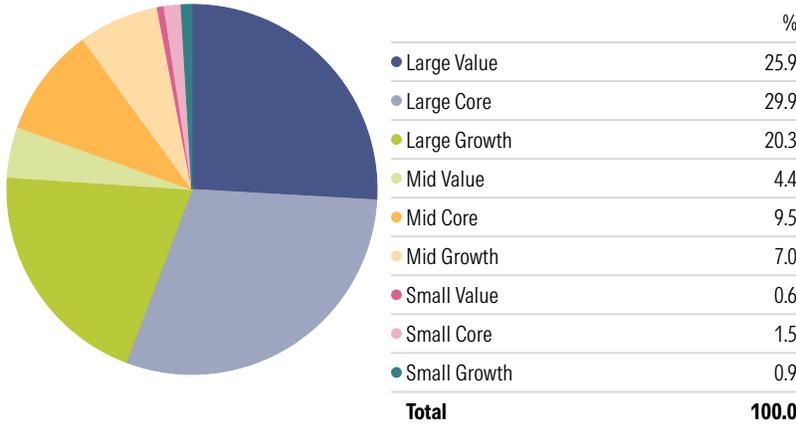
Leading Detractors

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

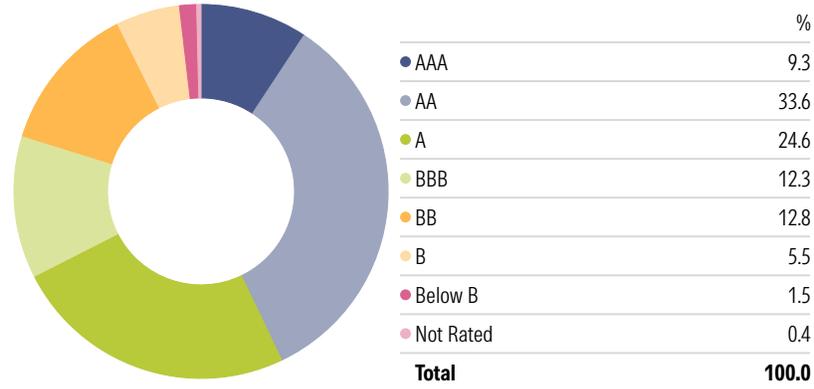
Fund Name	Weights	Return	Contribution
Vanguard MSCI Intl ETF	24.78	-3.47	-0.86
BetaShares Global Quality Leaders ETF	16.13	-3.73	-0.61
Vanguard Intl Fxd Intr (Hdg) ETF	10.40	-0.42	-0.04
BetaShares Aus High Interest Cash ETF	1.48	0.93	0.01
Vanguard Intl Credit Secs (Hdg) ETF	3.49	0.44	0.02

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Growth Portfolio

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