

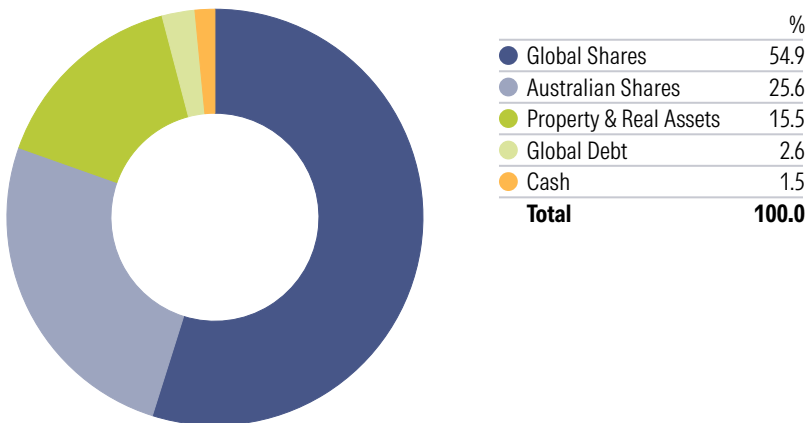
Soteria Dynamic 'Index High Growth' Returns

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 High Growth Portfolio	-0.27%	-1.08%	3.65%	6.60%	12.82%	10.27%	8.47%	19.84%	-10.12%	15.92%	18.91%	9.93%
High Growth Peer Group	0.45%	-0.15%	4.27%	8.12%	12.35%	9.87%	8.25%	19.00%	-9.08%	14.12%	16.44%	10.99%

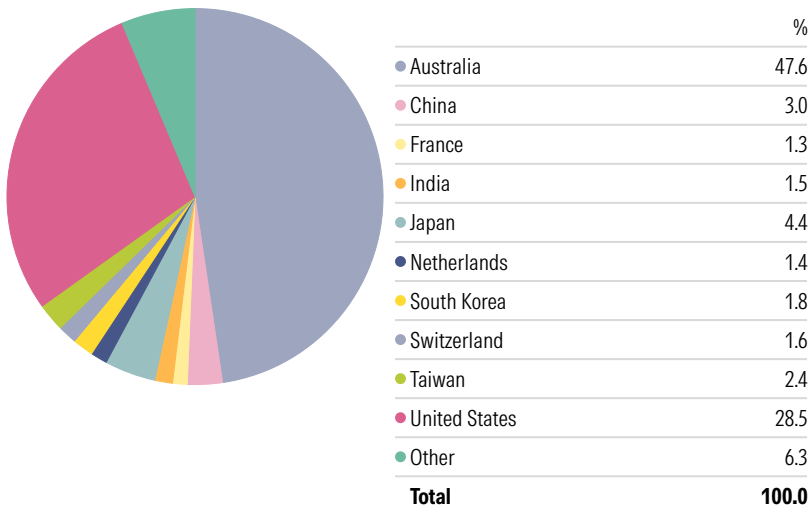
Portfolio Profile

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



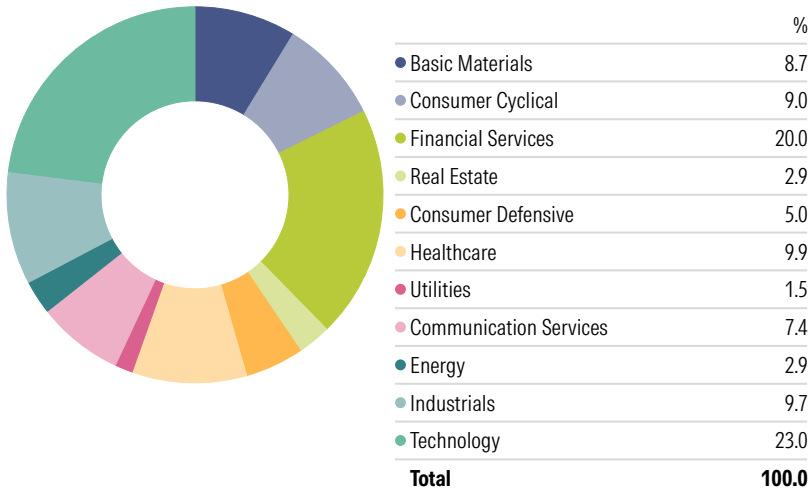
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	30.0
Vanguard Australian Shares ETF	25.6
BetaShares Global Quality Leaders ETF	19.8
VanEck FTSE GIBI Infrs(AUD Hdg)ETF	7.8
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.7
iShares MSCI Emerging Markets ETF (AU)	5.1
Vanguard Intl Fxd Intr (Hdg) ETF	1.5
BetaShares Aus High Interest Cash ETF	1.5
Vanguard Intl Credit Secs (Hdg) ETF	0.5
iShares Global High Yield Bond AUDH ETF	0.5

Equity Sector Exposure



Leading Contributors

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

Fund Name	Weights	Return	Contribution
VanEck FTSE GIBI Infrs(AUD Hdg)ETF	7.58	3.94	0.29
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.49	2.83	0.21
iShares MSCI Emerging Markets ETF (AU)	5.29	2.06	0.11
Vanguard Australian Shares ETF	24.71	0.43	0.11
BetaShares Aus High Interest Cash ETF	1.47	0.93	0.01

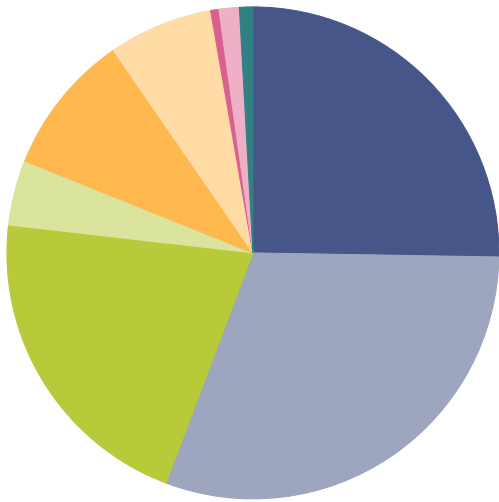
Leading Detractors

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

Fund Name	Weights	Return	Contribution
Vanguard MSCI Intl ETF	30.83	-3.47	-1.07
BetaShares Global Quality Leaders ETF	20.07	-3.73	-0.76
Vanguard Intl Fxd Intr (Hdg) ETF	1.48	-0.42	-0.01
Vanguard Intl Credit Secs (Hdg) ETF	0.50	0.44	0.00
iShares Global High Yield Bond AUDH ETF	0.49	1.58	0.01

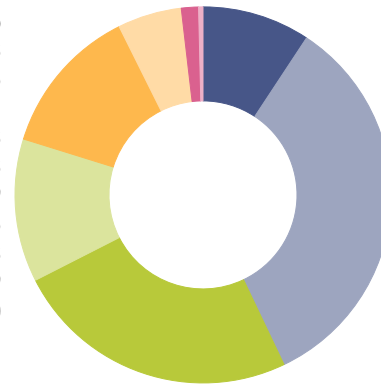
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Equity Style Analysis



Category	%
Large Value	25.3
Large Core	30.5
Large Growth	21.1
Mid Value	4.3
Mid Core	9.3
Mid Growth	6.9
Small Value	0.5
Small Core	1.3
Small Growth	0.9
Total	100.0

Fixed Income Credit Exposure



Category	%
AAA	9.3
AA	33.6
A	24.6
BBB	12.3
BB	12.8
B	5.5
Below B	1.5
Not Rated	0.4
Total	100.0

Theoretical Growth of \$100,000



— Index High Growth Portfolio

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