

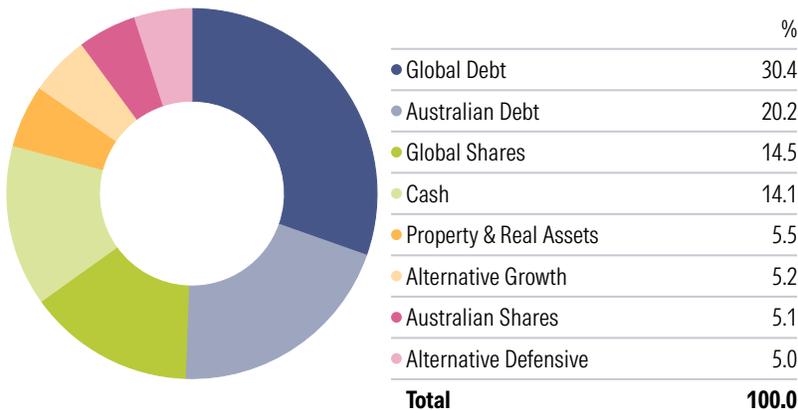
Soteria Dynamic 'Active Conservative' Returns

As of 28/02/2026	1M	3M	6M	1 Yr (p.a)	3 Yr (p.a)	5 Yr (p.a)	S.I (p.a)	2021	2022	2023	2024	2025
Active Conservative Portfolio	1.05%	1.52%	3.25%	6.18%	6.45%	3.99%	4.17%	4.53%	-6.69%	6.62%	7.06%	6.04%
Conservative Peer Group	0.95%	1.45%	2.21%	5.20%	5.67%	2.92%	3.01%	1.97%	-6.70%	5.89%	5.76%	5.14%

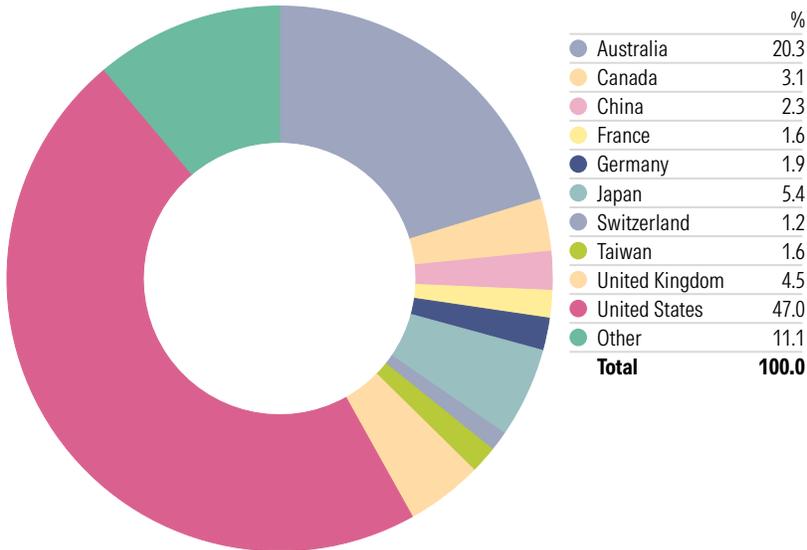
Portfolio Profile

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



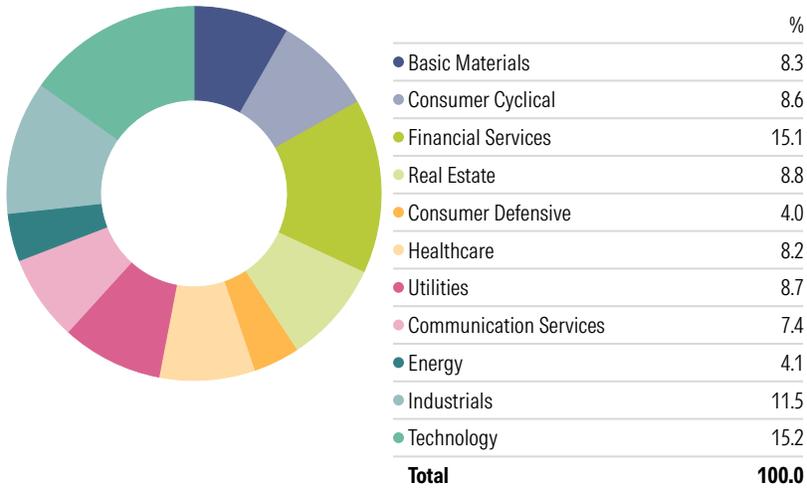
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Antares Diversified Fixed Income	15.1
First Sentier Cash A	14.1
Colchester Global Government Bond I	12.2
Vanguard Intl Fxd Intr (Hdg) ETF	11.2
Bentham High Yield	7.0
Perpetual High Grade Floating Rate	5.0
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.4
JPMorgan Global Rsrch Enh Eq I	4.4
BlackRock Global Liquid Alternatives S1	3.0
Perpetual Pure Equity Alpha	2.0

Equity Sector Exposure



Leading Contributors

Time Period: 1/12/2025 to 28/02/2026

Fund Name	Weights	Return	Contribution
Apis Global Long/Short W	1.37	20.02	0.26
Aspect Diversified Futures-Class A	1.35	16.36	0.21
ATLAS Infrastructure Global Fd AUD Hgd	1.30	15.04	0.19
Colchester Global Government Bond I	12.08	1.45	0.18
SGH LaSalle Concentrated Global Prpty M	1.25	12.55	0.15

Leading Detractors

Time Period: 1/12/2025 to 28/02/2026

Fund Name	Weights	Return	Contribution
SGA Global Growth Fund	1.42	-13.56	-0.21
JPMorgan Global Rsrch Enh Eq I	4.61	-4.24	-0.20
Ironbark Robeco Glb Dev Enh Idx Eq A UnH	4.64	-3.72	-0.17
Bell Global Emerging Companies	0.71	-6.30	-0.05
Harvest Lane Asset Management Abs Ret	1.28	-2.80	-0.04

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Equity Style Analysis



	%
Large Value	17.4
Large Core	26.9
Large Growth	15.2
Mid Value	9.0
Mid Core	11.2
Mid Growth	6.9
Small Value	4.9
Small Core	5.8
Small Growth	2.6
Total	100.0

Fixed Income Credit Exposure



	%
AAA	23.2
AA	41.4
A	19.9
BBB	15.3
Not Rated	0.3
Total	100.0

Theoretical Growth of \$100,000



— Active Conservative Portfolio

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