

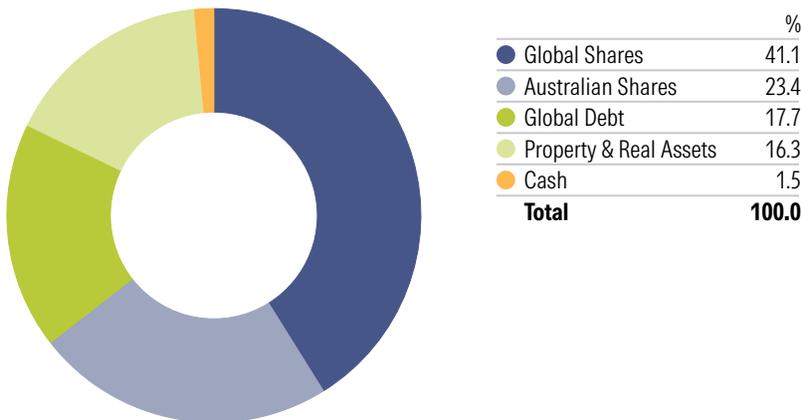
## Soteria Dynamic 'Index Growth' Returns

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
Index Growth Portfolio	2.06%	1.64%	3.97%	9.06%	12.39%	9.00%	7.43%	16.33%	-9.46%	14.42%	15.93%	8.81%
Growth Peer Group	1.51%	2.22%	3.49%	9.65%	10.29%	7.61%	6.74%	14.13%	-7.78%	10.85%	12.11%	8.89%

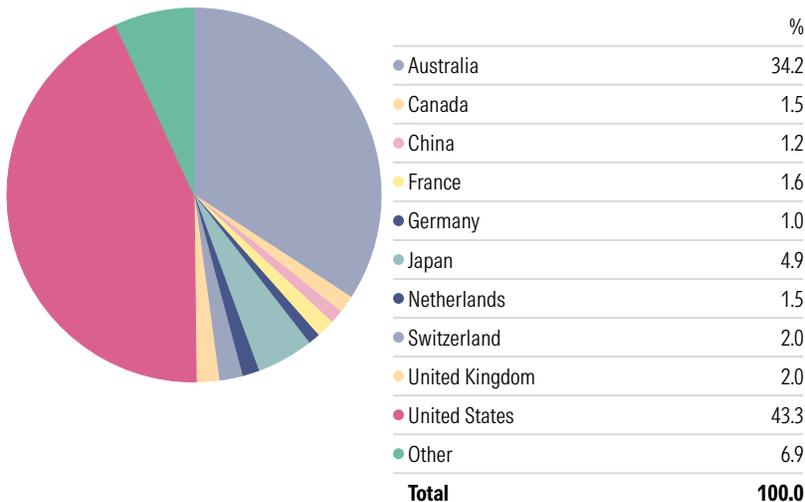
## Portfolio Profile

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



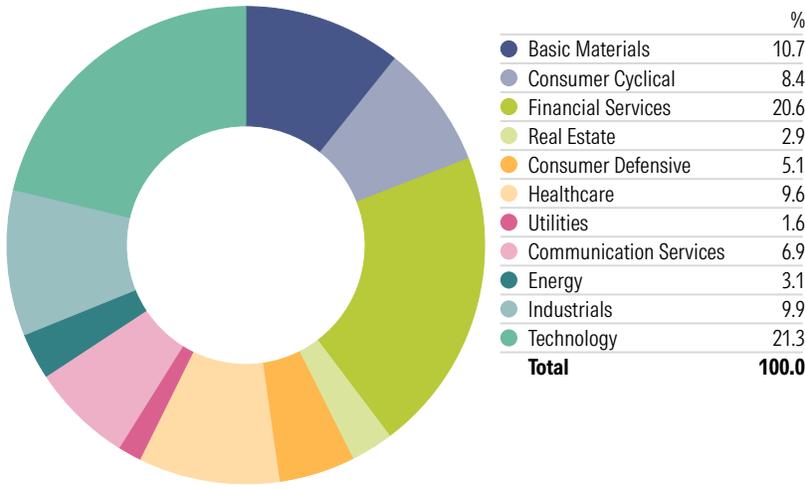
## Equity Country/Region Exposure



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	23.4
Vanguard MSCI Intl ETF	23.2
BetaShares Global Quality Leaders ETF	15.3
Vanguard Intl Fxd Intr (Hdg) ETF	10.7
VanEck FTSE GIBL Infrac(AUD Hdg)ETF	8.3
VanEck FTSE Intl Prop (AUD Hdg) ETF	8.1
Vanguard Intl Credit Secs (Hdg) ETF	3.5
iShares Global High Yield Bond AUDH ETF	3.5
iShares MSCI Emerging Markets ETF (AU)	2.6
BetaShares Aus High Interest Cash ETF	1.5

## Equity Sector Exposure



## Leading Contributors

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

Fund Name	Weights	Return	Contribution
Vanguard Australian Shares ETF	22.46	7.17	1.59
VanEck FTSE GIBL Infrac(AUD Hdg)ETF	7.69	9.76	0.75
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.61	7.89	0.60
iShares MSCI Emerging Markets ETF (AU)	2.61	8.64	0.22
Vanguard Intl Fxd Intr (Hdg) ETF	10.50	1.22	0.13

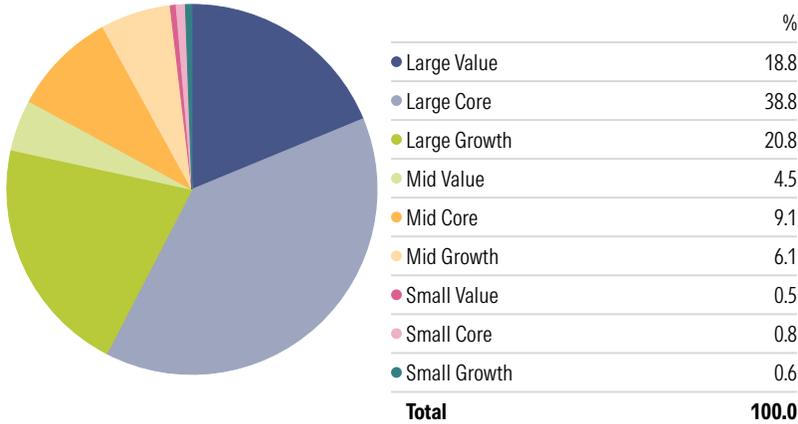
## Leading Detractors

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

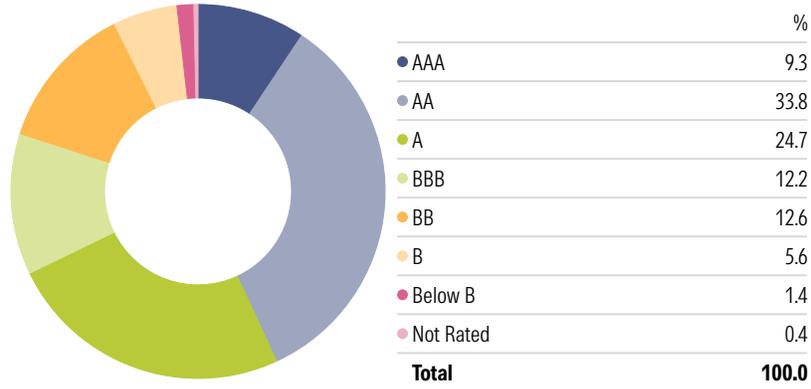
Fund Name	Weights	Return	Contribution
Vanguard MSCI Intl ETF	24.51	-4.68	-1.16
BetaShares Global Quality Leaders ETF	16.00	-3.65	-0.59
BetaShares Aus High Interest Cash ETF	1.50	0.94	0.01
Vanguard Intl Credit Secs (Hdg) ETF	3.52	1.36	0.05
iShares Global High Yield Bond AUDH ETF	3.51	1.44	0.05

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## Equity Style Analysis



## Fixed Income Credit Exposure



## Theoretical Growth of \$100,000



— Index Growth Portfolio

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