

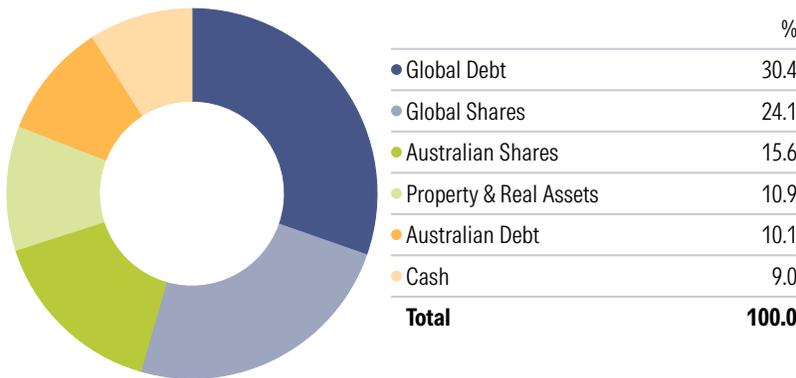
Soteria Dynamic 'Index Moderate' Returns

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 Moderate Portfolio	1.65%	1.41%	3.08%	6.95%	9.20%	6.46%	5.83%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	1.17%	1.69%	2.82%	6.77%	6.78%	4.22%	3.99%	5.66%	-6.62%	6.99%	7.01%	6.29%

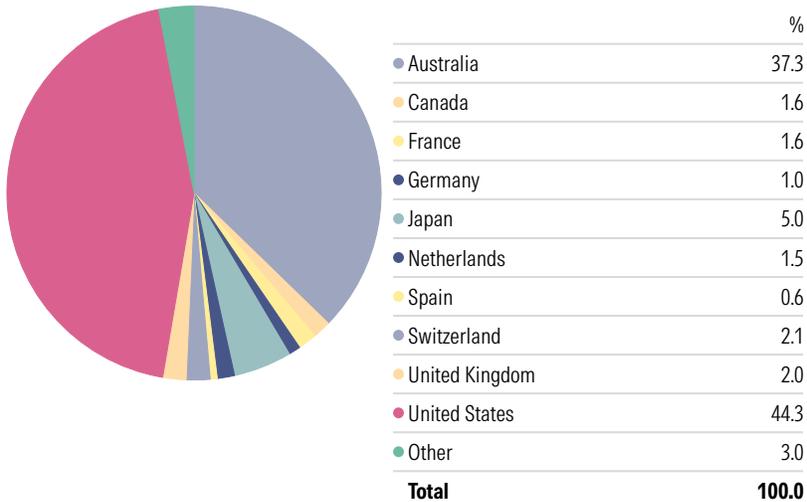
Portfolio Profile

The Soteria Dynamic Index Moderate Portfolio aims to achieve a return of CPI + 2.5% 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 passive exchange-traded funds.

Asset Class Breakdown



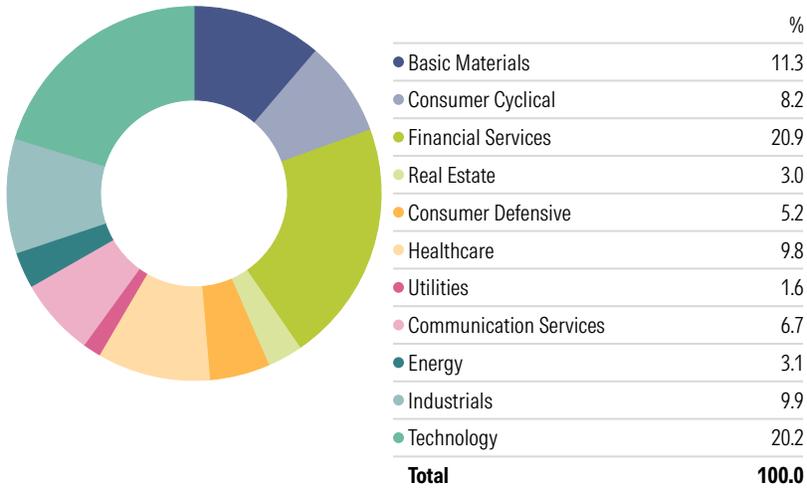
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.3
Vanguard Australian Shares ETF	15.6
Vanguard MSCI Intl ETF	14.5
BetaShares Global Quality Leaders ETF	9.6
BetaShares Aus High Interest Cash ETF	9.0
Vanguard Intl Credit Secs (Hdg) ETF	6.1
iShares Global High Yield Bond AUDH ETF	6.0
VanEck FTSE GIBL Infrac(AUD Hdg)ETF	5.5
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.4
Vanguard Australian Government Bond ETF	3.8

Equity Sector Exposure



Leading Contributors

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

Fund Name	Weights	Return	Contribution
Vanguard Australian Shares ETF	15.04	7.17	1.06
VanEck FTSE GIBL Infrac(AUD Hdg)ETF	5.15	9.76	0.50
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.09	7.89	0.40
Vanguard Intl Fxd Intr (Hdg) ETF	18.08	1.22	0.23
iShares Global High Yield Bond AUDH ETF	6.05	1.44	0.09

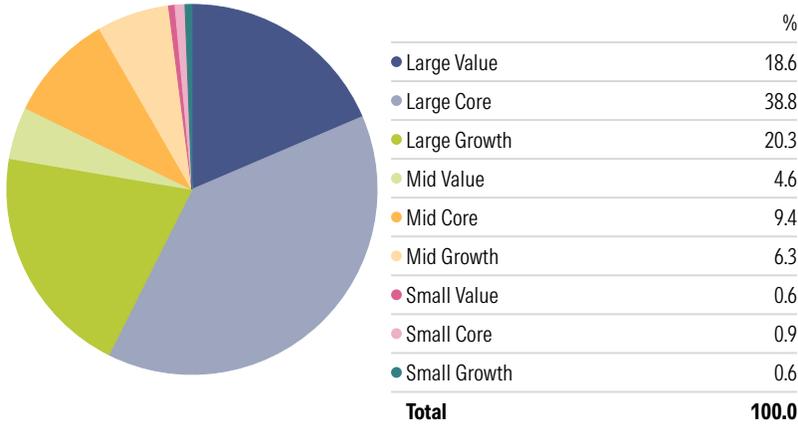
Leading Detractors

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

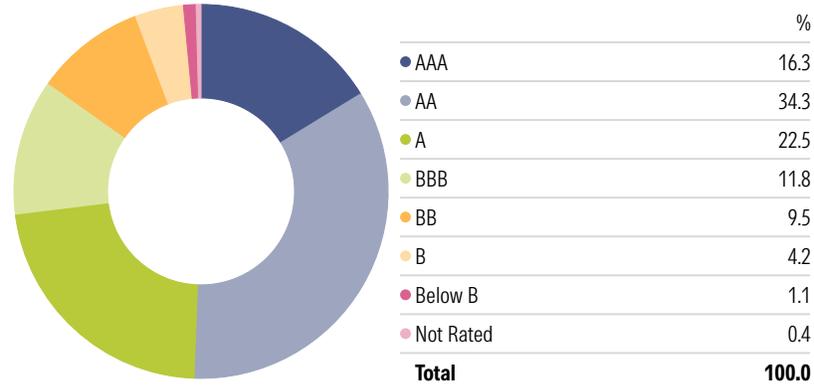
Fund Name	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.38	-4.68	-0.73
BetaShares Global Quality Leaders ETF	10.04	-3.65	-0.37
Vanguard Australian Government Bond ETF	3.73	0.39	0.02
Vanguard Australian Corp Fxd Intr ETF	3.74	0.69	0.03
VanEck Australian Fitng Rt ETF	2.51	1.10	0.03

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Moderate Portfolio

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