

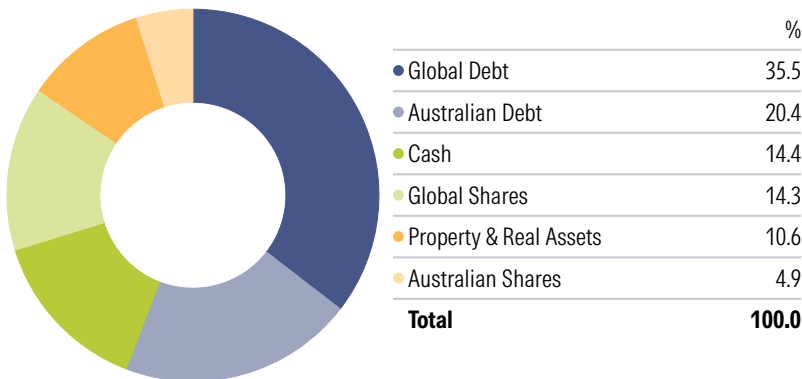
## Soteria Dynamic 'Index Conservative' Returns

As of 31/03/2026	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 Conservative Portfolio	-2.31%	-0.70%	-0.18%	4.60%	5.97%	3.90%	4.07%	5.22%	-6.16%	8.58%	7.61%	5.51%
Conservative Peer Group	-1.78%	-0.30%	-0.12%	3.82%	4.49%	2.41%	2.62%	1.97%	-6.70%	5.89%	5.76%	5.14%

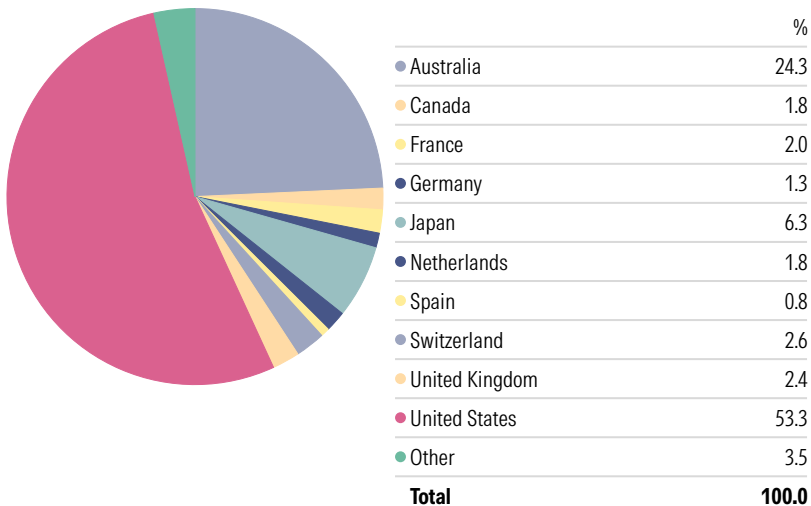
## Portfolio Profile

The Soteria Dynamic Index 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 passive exchange-traded funds.

## Asset Class Breakdown



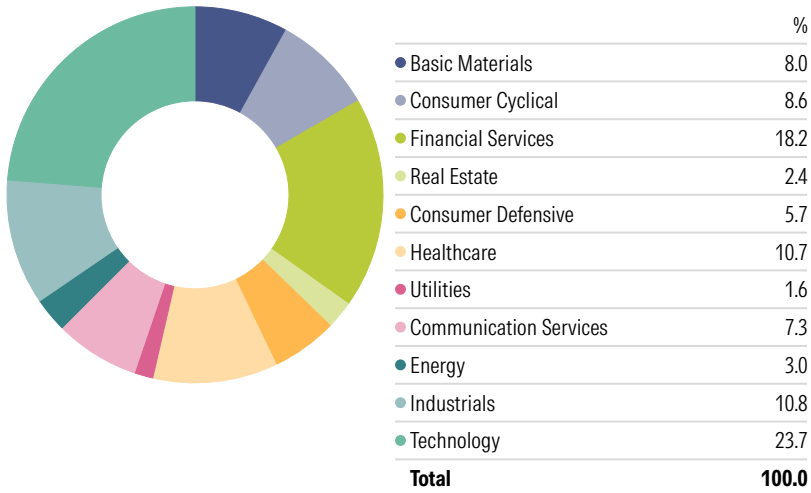
## Equity Country/Region Exposure



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	21.3
BetaShares Aus High Interest Cash ETF	14.4
Vanguard MSCI Intl ETF	8.7
Vanguard Australian Corp Fxd Intr ETF	7.6
Vanguard Australian Government Bond ETF	7.6
Vanguard Intl Credit Secs (Hdg) ETF	7.1
iShares Global High Yield Bond AUDH ETF	7.0
BetaShares Global Quality Leaders ETF	5.6
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	5.5
VanEck Australian Fltng Rt ETF	5.1

## Equity Sector Exposure



## Leading Contributors

Time Period: 1/01/2026 to 31/03/2026

Fund Name	Weights	Return	Contribution
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	5.25	9.02	0.45
BetaShares Aus High Interest Cash ETF	14.08	0.96	0.14
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.18	1.76	0.09
VanEck Australian Fltng Rt ETF	5.03	0.98	0.05
Vanguard Australian Corp Fxd Intr ETF	7.53	-0.24	-0.02

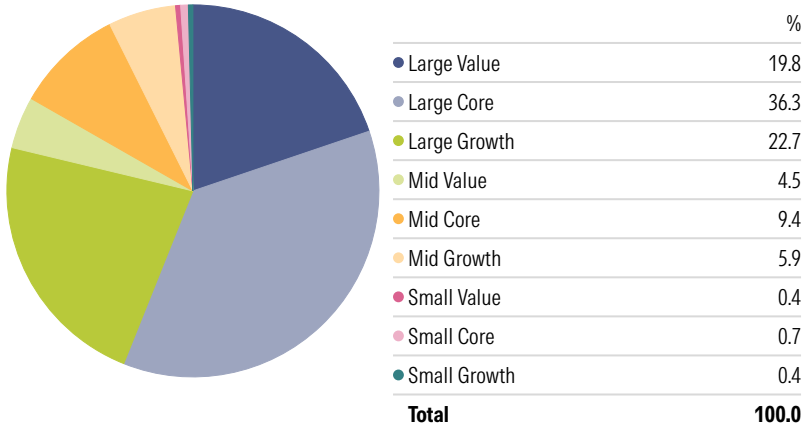
## Leading Detractors

Time Period: 1/01/2026 to 31/03/2026

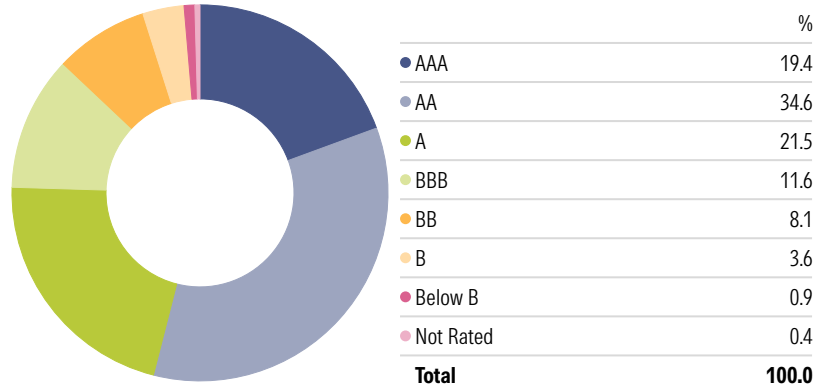
Fund Name	Weights	Return	Contribution
Vanguard MSCI Intl ETF	8.98	-6.21	-0.57
BetaShares Global Quality Leaders ETF	5.90	-7.74	-0.47
Vanguard Intl Fxd Intr (Hdg) ETF	21.21	-0.64	-0.14
Vanguard Australian Shares ETF	5.10	-2.05	-0.10
iShares Global High Yield Bond AUDH ETF	7.05	-0.95	-0.07

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## Equity Style Analysis



## Fixed Income Credit Exposure



## Theoretical Growth of \$100,000



— Index Conservative Portfolio

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