

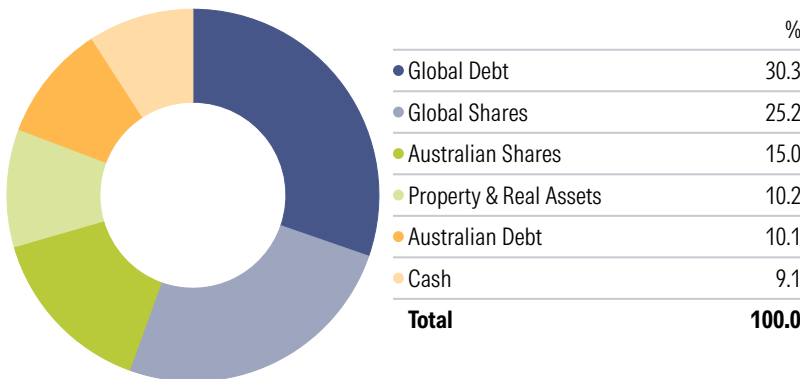
## Soteria Dynamic 'Index Moderate' Returns

As of 30/04/2026	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	1.95%	0.30%	-0.13%	7.26%	7.85%	5.41%	5.52%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	1.53%	0.17%	0.42%	5.94%	5.65%	3.50%	3.77%	5.66%	-6.62%	6.99%	7.01%	6.29%

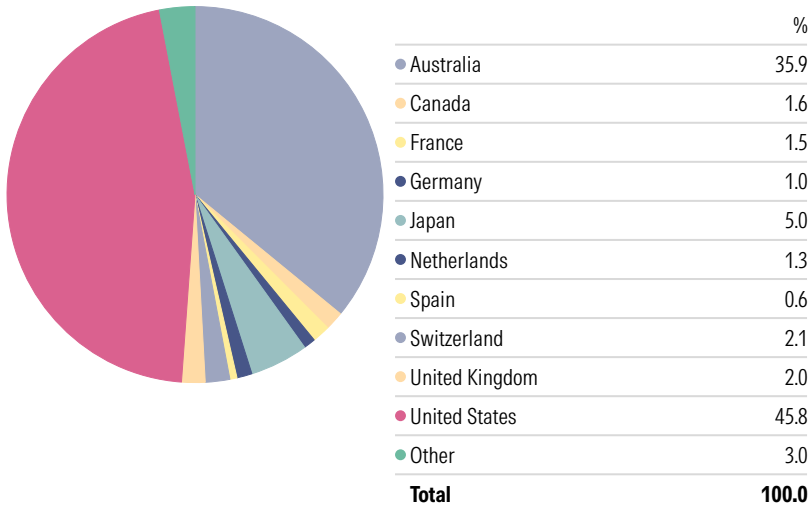
## Portfolio Profile

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



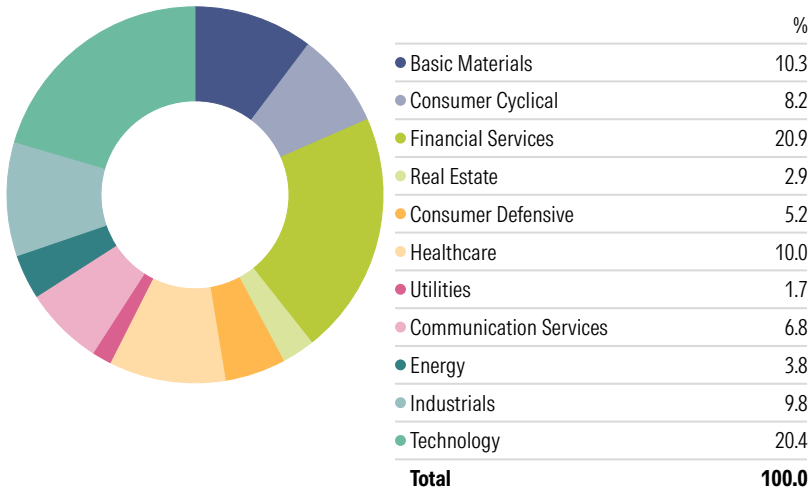
## Equity Country/Region Exposure



## Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	15.2
Vanguard Intl Fxd Intr (Hdg) ETF	15.1
Vanguard Australian Shares ETF	15.0
BetaShares Global Quality Leaders ETF	10.0
BetaShares Aus High Interest Cash ETF	9.1
Vanguard Intl Credit Secs (Hdg) ETF	9.1
iShares Global High Yield Bond AUDH ETF	6.1
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1
Vanguard Australian Corp Fxd Intr ETF	3.8

## Equity Sector Exposure



## Leading Contributors

Time Period: 1/02/2026 to 30/04/2026

	Weights	Return	Contribution
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	5.36	7.38	0.38
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.21	6.54	0.33
Vanguard MSCI Intl ETF	14.70	0.73	0.11
BetaShares Aus High Interest Cash ETF	9.14	1.00	0.09
VanEck Australian Fltng Rt ETF	2.54	0.99	0.03

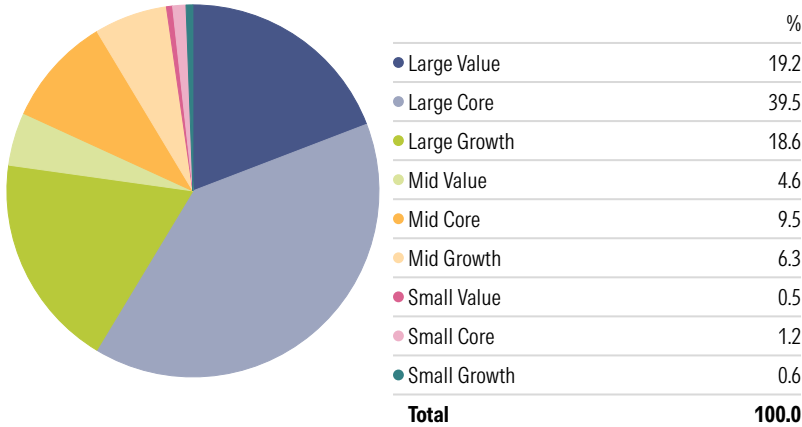
## Leading Detractors

Time Period: 1/02/2026 to 30/04/2026

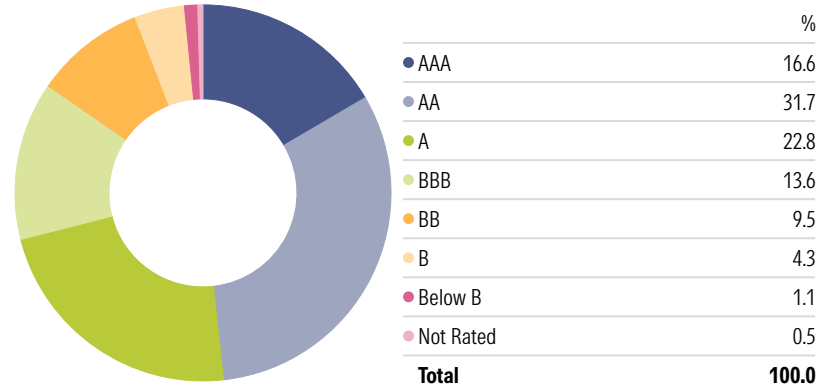
	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	9.65	-2.53	-0.25
Vanguard Australian Shares ETF	15.25	-1.57	-0.24
Vanguard Intl Fxd Intr (Hdg) ETF	18.12	-0.48	-0.08
Vanguard Intl Credit Secs (Hdg) ETF	6.29	-0.35	-0.03
Vanguard Australian Government Bond ETF	3.80	-0.61	-0.02

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## Equity Style Analysis



## Fixed Income Credit Exposure



## Theoretical Growth of \$100,000



— Index Moderate Portfolio

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