StanfordBrown Private Wealth

Soteria Dynamic 'Index Balanced' Returns

As of 31/05/2026	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 Balanced Portfolio	1.60%	0.01%	1.85%	7.49%	9.93%	6.48%	6.41%	13.13%	-8.51%	12.87%	12.72%	7.62%
Balanced Peer Group	2.01%	0.52%	2.73%	8.17%	8.58%	5.48%	5.61%	10.21%	-6.36%	9.17%	9.94%	8.17%

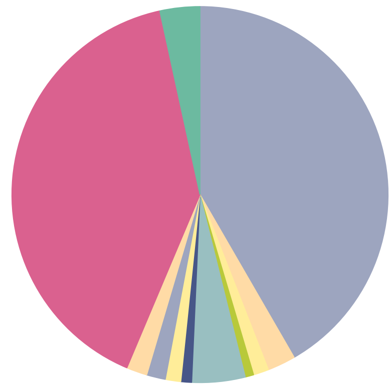
Portfolio Profile

The Soteria Dynamic Index Balanced Portfolio aims to achieve a return of CPI + 3.0% p.a. after fees, over rolling 7-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

	%
Global Shares	31.0
Global Debt	25.0
Australian Shares	19.9
Property & Real Assets	15.0
Australian Debt	5.0
Cash	4.0
Total	**100.0**

Equity Country/Region Exposure

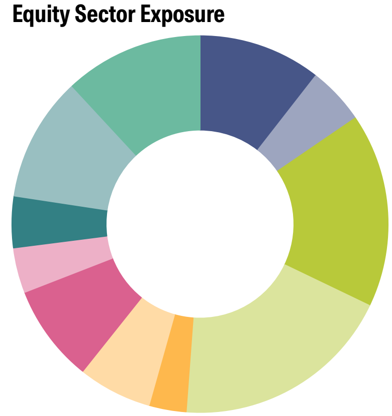


	%
Australia	41.7
Canada	2.4
France	1.3
Hong Kong	0.7
Japan	4.6
Netherlands	0.9
Spain	1.3
Switzerland	1.6
United Kingdom	1.8
United States	40.2
Other	3.4
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	19.9
Vanguard MSCI Intl ETF	18.8
Vanguard Intl Fxd Intr (Hdg) ETF	12.5
BetaShares Global Quality Leaders ETF	12.2
Vanguard Intl Credit Secs (Hdg) ETF	7.5
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.5
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.5
iShares Global High Yield Bond AUDH ETF	5.0
BetaShares Aus High Interest Cash ETF	4.0
Vanguard Australian Government Bond ETF	2.5

Equity Sector Exposure



	%
Basic Materials	10.5
Consumer Cyclical	4.9
Financial Services	16.6
Real Estate	19.1
Consumer Defensive	3.2
Healthcare	6.3
Utilities	8.4
Communication Services	3.9
Energy	4.4
Industrials	10.7
Technology	11.9
Total	**100.0**

Leading Contributors

Time Period: 1/03/2026 to 31/05/2026

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	17.76	6.46	1.13
BetaShares Global Quality Leaders ETF	11.67	1.28	0.16
BetaShares Aus High Interest Cash ETF	4.06	1.05	0.04
iShares Global High Yield Bond AUDH ETF	5.04	0.55	0.03
Vanguard Australian Corp Fxd Intr ETF	2.53	0.34	0.01

Leading Detractors

Time Period: 1/03/2026 to 31/05/2026

	Weights	Return	Contribution
Vanguard Australian Shares ETF	20.22	-4.08	-0.85
Vanguard Intl Fxd Intr (Hdg) ETF	14.22	-1.58	-0.24
VanEck FTSE Glbl Infras(AUD Hdg)ETF	8.02	-2.63	-0.22
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.80	-0.50	-0.04
Vanguard Intl Credit Secs (Hdg) ETF	6.08	-0.60	-0.02

Source: Morningstar Direct

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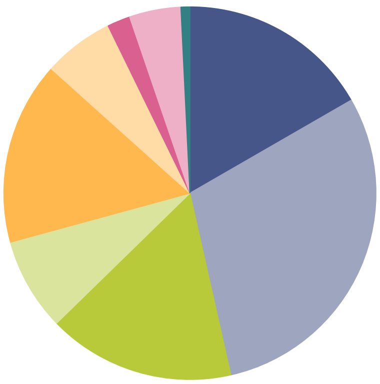
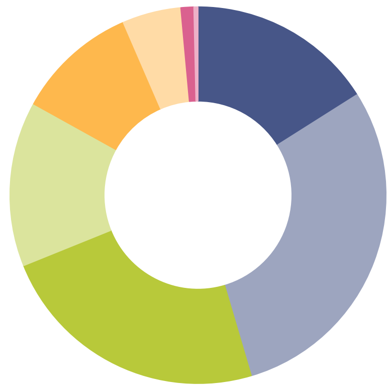
Equity Style Analysis



	%
Large Value	16.7
Large Core	29.8
Large Growth	16.2
Mid Value	8.1
Mid Core	15.9
Mid Growth	6.1
Small Value	2.0
Small Core	4.5
Small Growth	0.8
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	16.0
AA	29.4
A	23.5
BBB	14.2
BB	10.4
B	5.1
Below B	1.1
Not Rated	0.4
Total	**100.0**

Theoretical Growth of $100,000

— Index Balanced Portfolio

Source: Morningstar Direct