

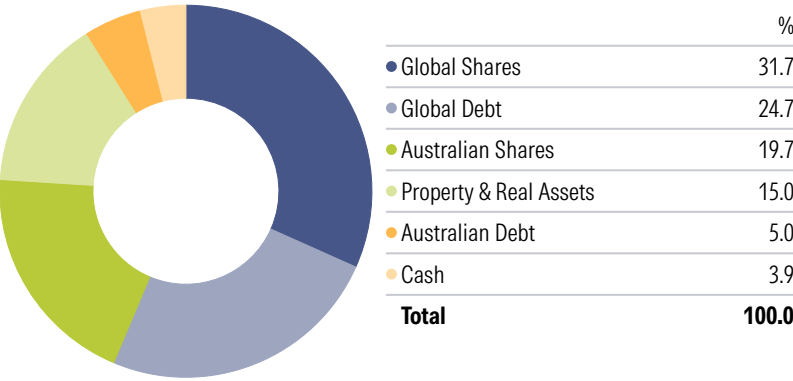
Soteria Dynamic 'Index Balanced' Returns

As of 30/06/2026	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	1.94%	6.10%	4.15%	8.22%	10.08%	6.44%	6.60%	13.13%	-8.51%	12.87%	12.72%	7.62%
Balanced Peer Group	1.12%	5.56%	3.75%	8.02%	8.70%	5.40%	5.70%	10.21%	-6.36%	9.17%	9.94%	8.17%

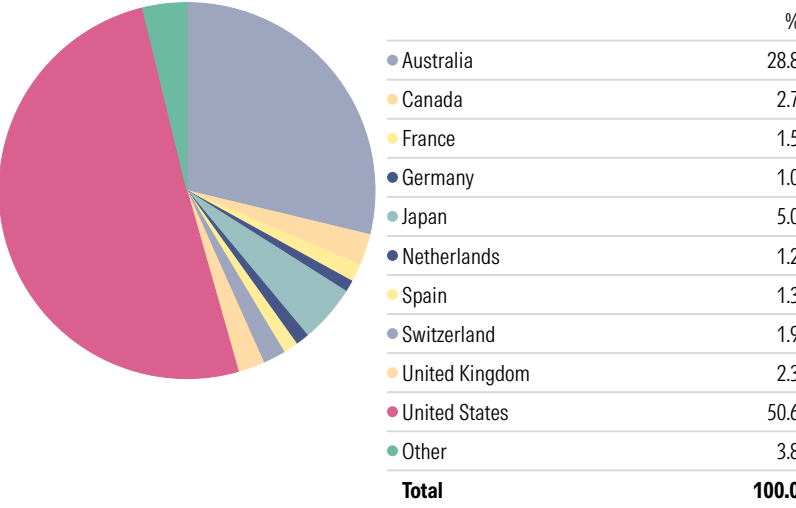
Portfolio Profile

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



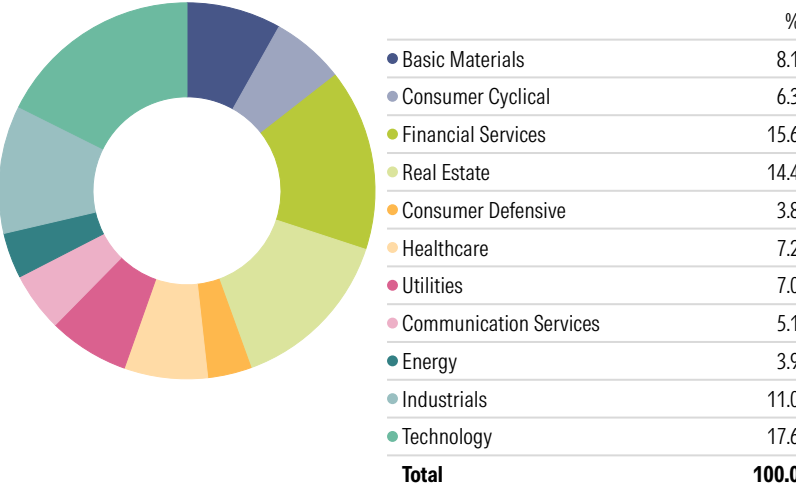
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	19.7
Vanguard MSCI Intl ETF	19.0
BetaShares Global Quality Leaders ETF	12.7
Vanguard Intl Fxd Intr (Hdg) ETF	12.3
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.6
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.5
Vanguard Intl Credit Secs (Hdg) ETF	7.4
iShares Global High Yield Bond AUDH ETF	4.9
BetaShares Aus High Interest Cash ETF	3.9
Vanguard Australian Government Bond ETF	2.5

Equity Sector Exposure



Leading Contributors

Time Period: 1/04/2026 to 30/06/2026

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	18.23	12.62	2.25
BetaShares Global Quality Leaders ETF	11.92	12.47	1.47
Vanguard Australian Shares ETF	19.96	4.06	0.81
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.63	9.93	0.76
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.77	2.68	0.21

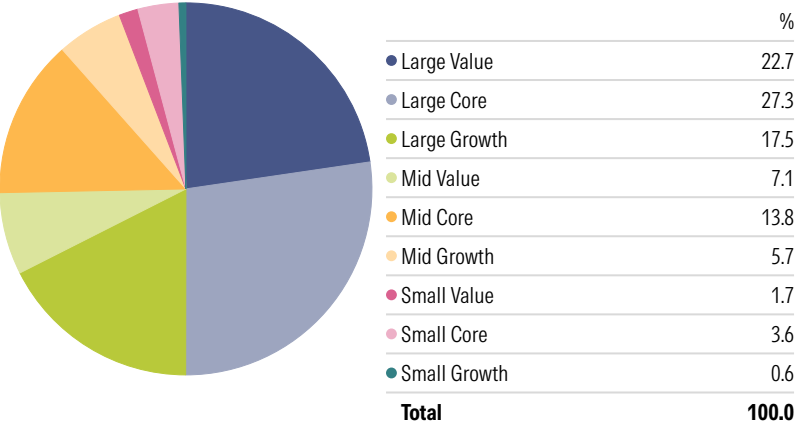
Leading Detractors

Time Period: 1/04/2026 to 30/06/2026

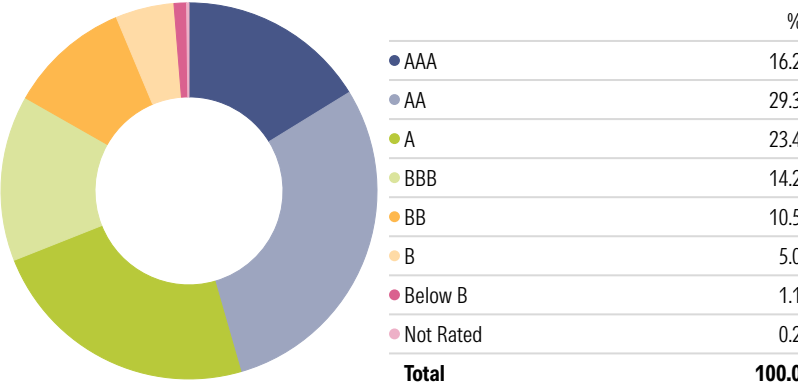
	Weights	Return	Contribution
BetaShares Aus High Interest Cash ETF	4.07	1.09	0.05
Vanguard Australian Corp Fxd Intr ETF	2.54	2.46	0.06
Vanguard Australian Government Bond ETF	2.54	2.67	0.07
Vanguard Intl Credit Secs (Hdg) ETF	6.91	1.95	0.13
iShares Global High Yield Bond AUDH ETF	5.05	2.87	0.15

Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.

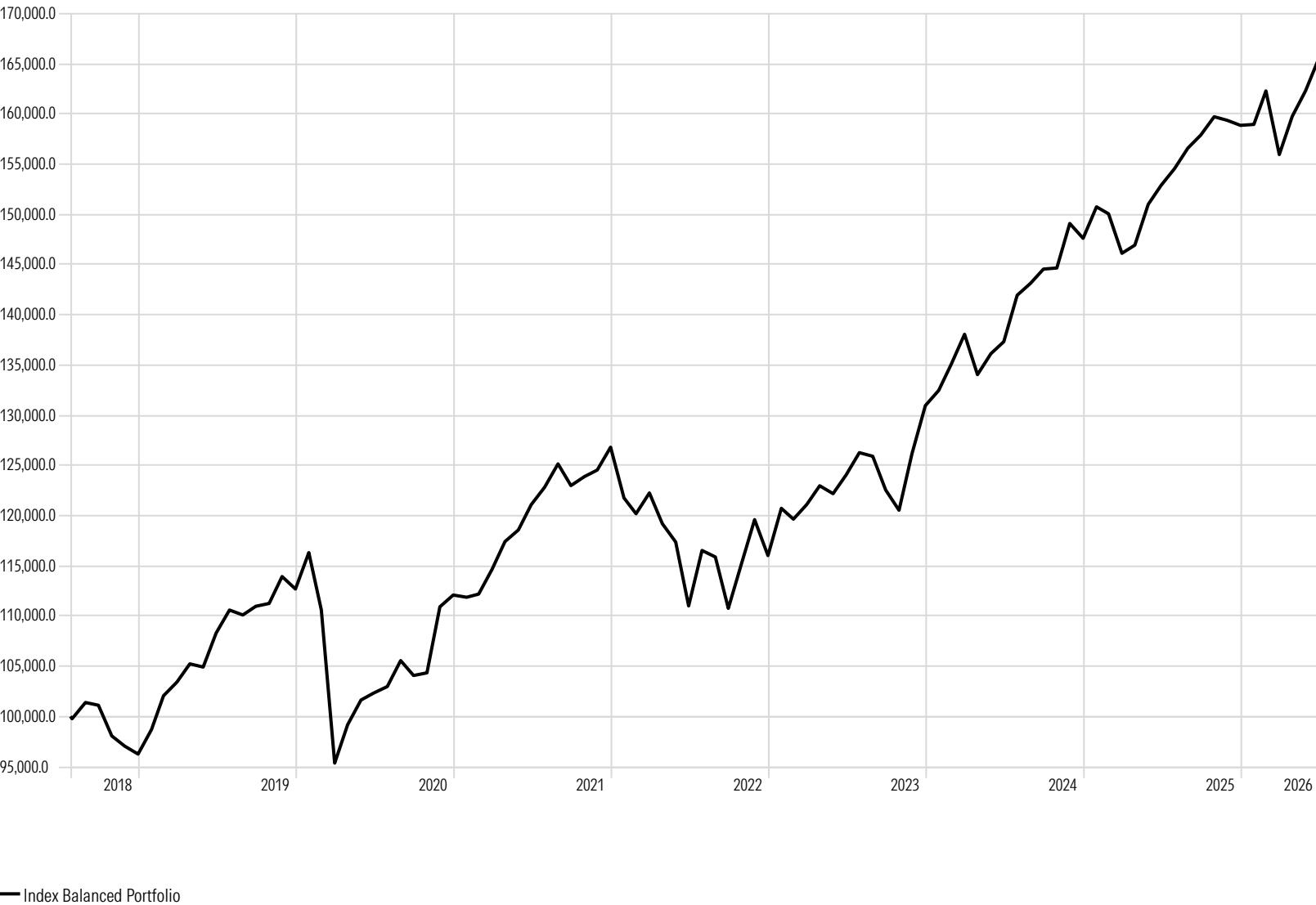
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.