StanfordBrown Private Wealth

Soteria Dynamic 'Index Moderate' 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 Moderate Portfolio	1.66%	5.17%	3.47%	7.00%	8.78%	5.53%	5.81%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	0.86%	3.87%	3.00%	5.88%	6.66%	3.59%	3.98%	5.66%	-6.62%	6.99%	7.01%	6.29%

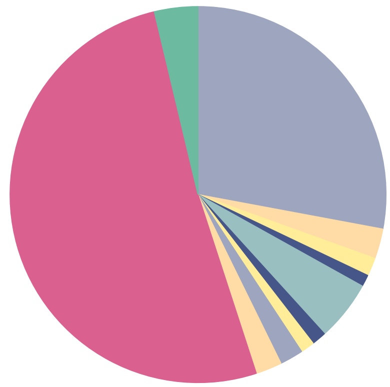
Portfolio Profile

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

	%
Global Debt	29.7
Global Shares	26.5
Australian Shares	14.8
Property & Real Assets	10.1
Australian Debt	10.0
Cash	8.9
Total	**100.0**

Equity Country/Region Exposure

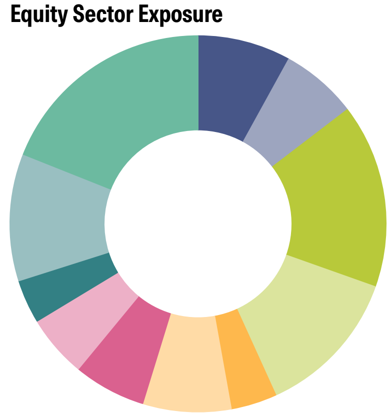


	%
Australia	27.9
Canada	2.6
France	1.6
Germany	1.0
Japan	5.2
Netherlands	1.2
Spain	1.2
Switzerland	2.0
United Kingdom	2.3
United States	51.3
Other	3.7
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	15.9
Vanguard Intl Fxd Intr (Hdg) ETF	14.8
Vanguard Australian Shares ETF	14.8
BetaShares Global Quality Leaders ETF	10.6
Vanguard Intl Credit Secs (Hdg) ETF	8.9
BetaShares Aus High Interest Cash ETF	8.9
iShares Global High Yield Bond AUDH ETF	6.0
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.0
Vanguard Australian Government Bond ETF	3.8

Equity Sector Exposure



	%
Basic Materials	8.0
Consumer Cyclical	6.6
Financial Services	15.8
Real Estate	12.8
Consumer Defensive	4.0
Healthcare	7.6
Utilities	6.2
Communication Services	5.4
Energy	3.8
Industrials	10.9
Technology	19.0
Total	**100.0**

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.18	12.62	1.86
BetaShares Global Quality Leaders ETF	9.93	12.47	1.22
Vanguard Australian Shares ETF	14.96	4.06	0.61
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.08	9.93	0.50
Vanguard Intl Fxd Intr (Hdg) ETF	15.97	1.10	0.18

Leading Detractors

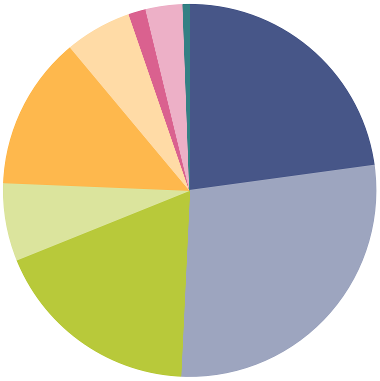
Time Period: 1/04/2026 to 30/06/2026

	Weights	Return	Contribution
VanEck Australian Fltng Rt ETF	2.54	1.35	0.03
Vanguard Australian Corp Fxd Intr ETF	3.80	2.46	0.09
BetaShares Aus High Interest Cash ETF	9.14	1.09	0.10
Vanguard Australian Government Bond ETF	3.80	2.67	0.10
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.17	2.68	0.14

Source: Morningstar Direct

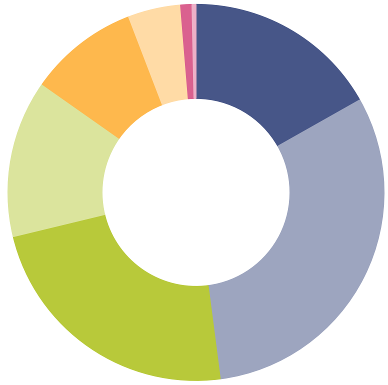
StanfordBrown Private Wealth

Equity Style Analysis



	%
Large Value	22.8
Large Core	27.9
Large Growth	18.1
Mid Value	6.8
Mid Core	13.3
Mid Growth	5.8
Small Value	1.5
Small Core	3.2
Small Growth	0.6
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	16.8
AA	31.1
A	23.3
BBB	13.5
BB	9.4
B	4.5
Below B	1.0
Not Rated	0.3
Total	**100.0**

Theoretical Growth of $100,000

Index Moderate Portfolio

Source: Morningstar Direct