

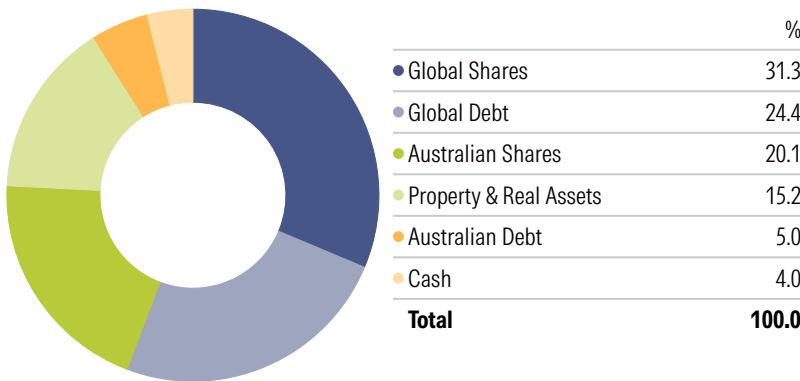
Soteria Dynamic 'Index Balanced' Returns

As of 31/07/2026	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	0.07%	3.65%	4.17%	7.14%	9.45%	6.15%	6.54%	13.13%	-8.51%	12.87%	12.72%	7.62%
Balanced Peer Group	-0.33%	3.03%	3.00%	6.67%	8.13%	5.12%	5.62%	10.21%	-6.36%	9.17%	9.94%	8.17%

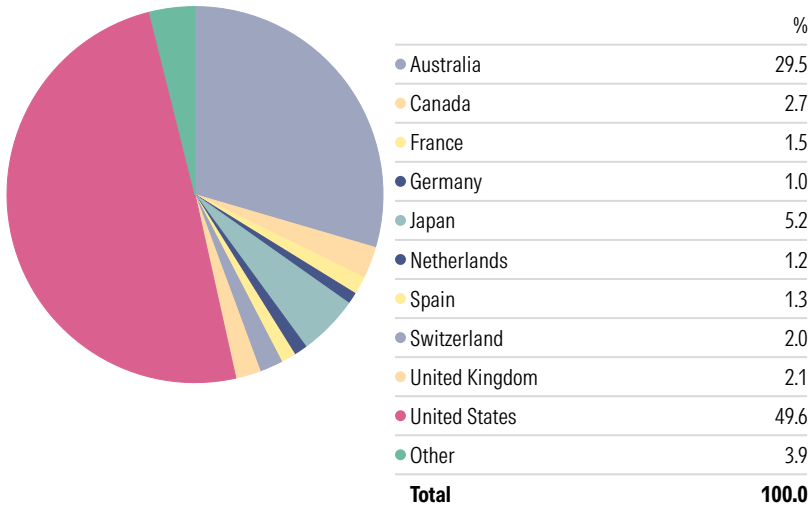
Portfolio Profile

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



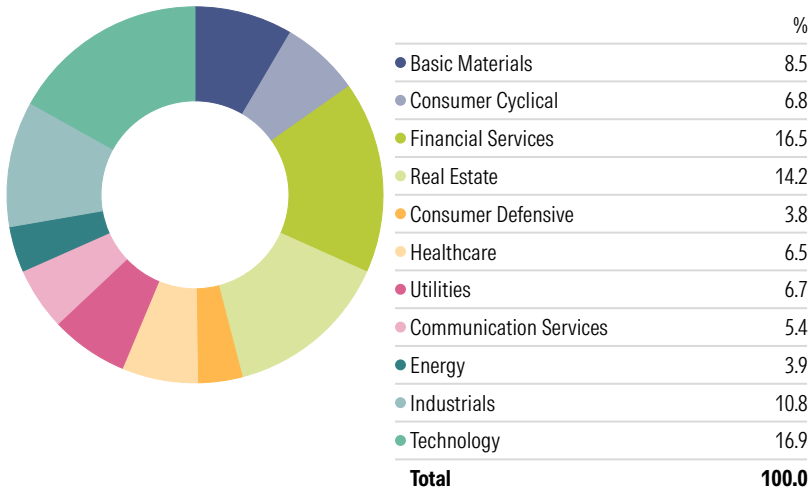
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	20.1
Vanguard MSCI Intl ETF	18.8
BetaShares Global Quality Leaders ETF	12.5
Vanguard Intl Fxd Intr (Hdg) ETF	12.2
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.7
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.5
Vanguard Intl Credit Secs (Hdg) ETF	7.3
iShares Global High Yield Bond AUDH ETF	4.9
BetaShares Aus High Interest Cash ETF	4.0
Vanguard Australian Corp Fxd Intr ETF	2.5

Equity Sector Exposure



Leading Contributors

Time Period: 1/05/2026 to 31/07/2026

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	18.67	6.82	1.24
BetaShares Global Quality Leaders ETF	12.31	7.91	0.95
Vanguard Australian Shares ETF	19.86	3.96	0.79
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.58	4.85	0.37
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	7.55	1.02	0.08

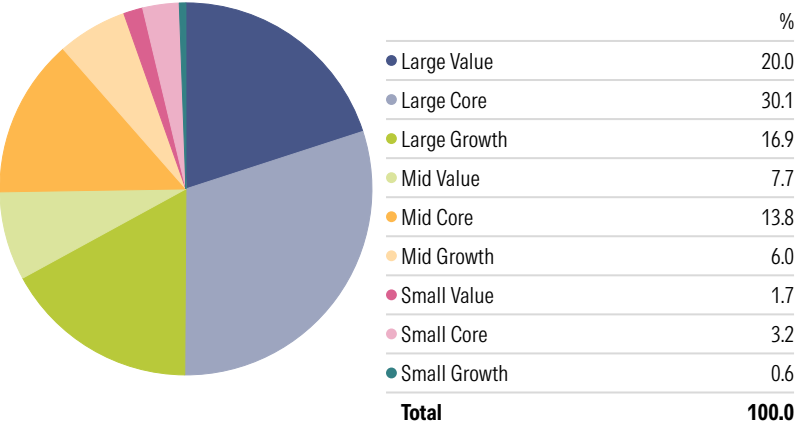
Leading Detractors

Time Period: 1/05/2026 to 31/07/2026

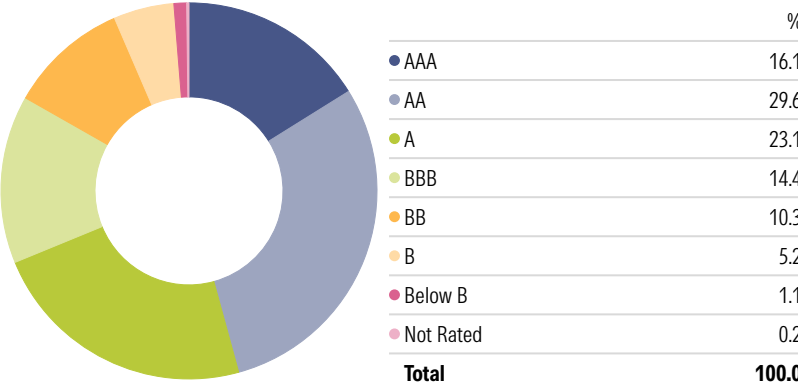
	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	12.48	-0.07	-0.01
Vanguard Intl Credit Secs (Hdg) ETF	7.51	0.18	0.01
BetaShares Aus High Interest Cash ETF	4.00	1.12	0.05
iShares Global High Yield Bond AUDH ETF	5.01	0.99	0.05
Vanguard Australian Government Bond ETF	2.52	2.12	0.05

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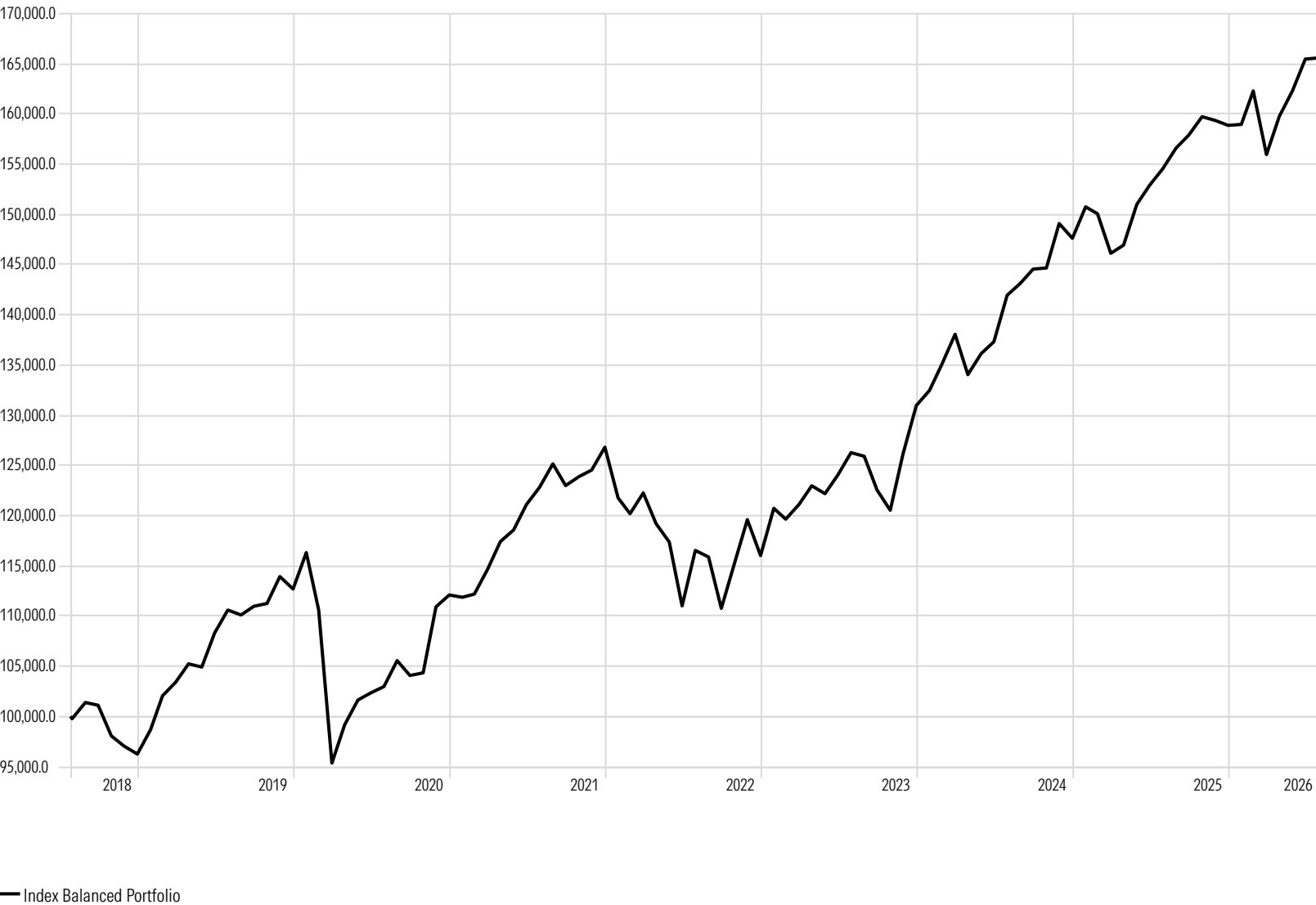
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



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