StanfordBrown Private Wealth

Soteria Dynamic 'Index Conservative' 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 Conservative Portfolio	-0.21%	2.22%	2.77%	5.01%	6.51%	3.76%	4.36%	5.22%	-6.16%	8.58%	7.61%	5.51%
Conservative Peer Group	-0.08%	1.55%	1.61%	3.63%	5.28%	2.26%	2.83%	1.97%	-6.70%	5.89%	5.76%	5.14%

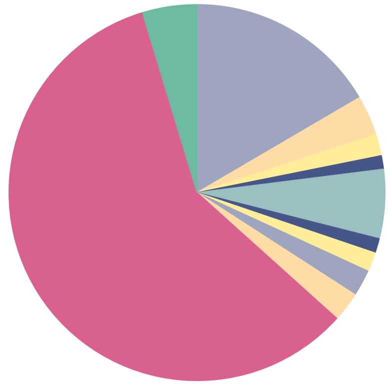
Portfolio Profile

The Soteria Dynamic Index Conservative Portfolio aims to achieve a return of CPI + 2.0% 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	34.6
Australian Debt	20.1
Global Shares	15.9
Cash	14.0
Property & Real Assets	10.3
Australian Shares	5.1
Total	**100.0**

Equity Country/Region Exposure

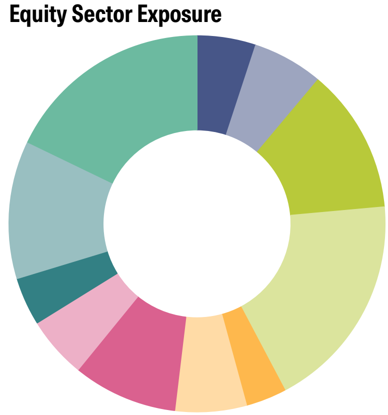


	%
Australia	16.6
Canada	3.4
France	1.8
Germany	1.2
Japan	5.9
Netherlands	1.3
Spain	1.6
Switzerland	2.3
United Kingdom	2.5
United States	58.7
Other	4.7
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	17.7
BetaShares Aus High Interest Cash ETF	14.0
Vanguard Intl Credit Secs (Hdg) ETF	9.9
Vanguard MSCI Intl ETF	9.5
Vanguard Australian Corp Fxd Intr ETF	7.6
Vanguard Australian Government Bond ETF	7.6
iShares Global High Yield Bond AUDH ETF	7.0
BetaShares Global Quality Leaders ETF	6.3
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.2
Vanguard Australian Shares ETF	5.1

Equity Sector Exposure



	%
Basic Materials	5.1
Consumer Cyclical	6.1
Financial Services	12.4
Real Estate	18.7
Consumer Defensive	3.5
Healthcare	6.1
Utilities	9.0
Communication Services	5.3
Energy	4.1
Industrials	11.9
Technology	17.8
Total	**100.0**

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	9.37	6.82	0.62
BetaShares Global Quality Leaders ETF	6.18	7.91	0.48
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.07	4.85	0.25
Vanguard Australian Shares ETF	4.98	3.96	0.20
Vanguard Australian Corp Fxd Intr ETF	7.58	2.19	0.17

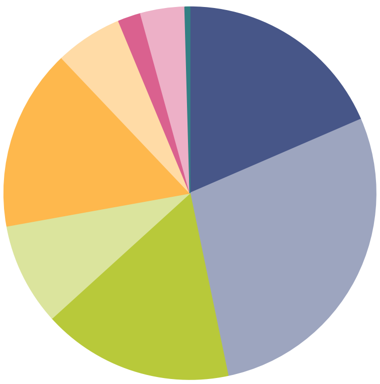
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	18.03	-0.07	-0.01
Vanguard Intl Credit Secs (Hdg) ETF	10.04	0.18	0.02
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.05	1.02	0.05
VanEck Australian Fltng Rt ETF	5.03	1.31	0.07
iShares Global High Yield Bond AUDH ETF	7.04	0.99	0.07

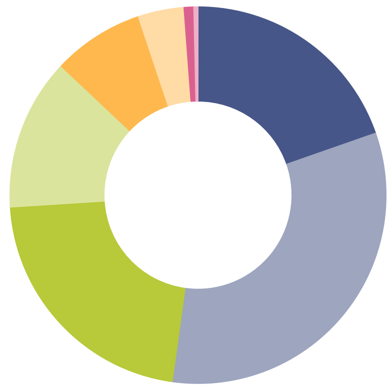
Source: Morningstar Direct

Equity Style Analysis



	%
Large Value	18.5
Large Core	28.2
Large Growth	16.6
Mid Value	8.9
Mid Core	15.7
Mid Growth	5.8
Small Value	2.0
Small Core	3.8
Small Growth	0.4
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	19.7
AA	32.5
A	21.8
BBB	13.0
BB	7.8
B	4.0
Below B	0.8
Not Rated	0.4
Total	**100.0**

Theoretical Growth of $100,000

Index Conservative Portfolio

Source: Morningstar Direct