StanfordBrown Private Wealth

Soteria Dynamic 'Index Moderate' 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 Moderate Portfolio	-0.07%	3.09%	3.40%	5.98%	8.23%	5.23%	5.74%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	-0.16%	2.29%	2.46%	5.20%	6.30%	3.37%	3.94%	5.66%	-6.62%	6.99%	7.01%	6.29%

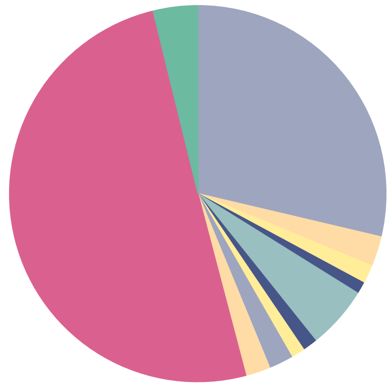
Portfolio Profile

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	29.5
Global Shares	26.2
Australian Shares	15.1
Property & Real Assets	10.2
Australian Debt	10.0
Cash	9.0
Total	**100.0**

Equity Country/Region Exposure

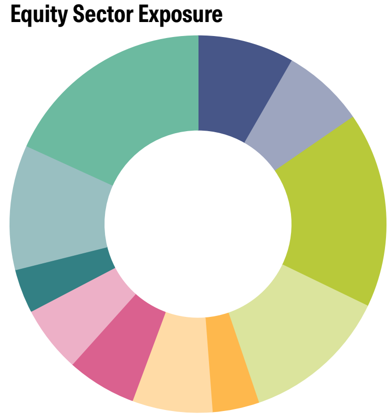


	%
Australia	28.7
Canada	2.6
France	1.6
Germany	1.0
Japan	5.4
Netherlands	1.2
Spain	1.2
Switzerland	2.1
United Kingdom	2.1
United States	50.3
Other	3.8
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	15.7
Vanguard Australian Shares ETF	15.1
Vanguard Intl Fxd Intr (Hdg) ETF	14.7
BetaShares Global Quality Leaders ETF	10.5
BetaShares Aus High Interest Cash ETF	9.0
Vanguard Intl Credit Secs (Hdg) ETF	8.8
iShares Global High Yield Bond AUDH ETF	5.9
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.2
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.0
Vanguard Australian Corp Fxd Intr ETF	3.8

Equity Sector Exposure



	%
Basic Materials	8.3
Consumer Cyclical	7.1
Financial Services	16.8
Real Estate	12.6
Consumer Defensive	4.0
Healthcare	6.9
Utilities	6.0
Communication Services	5.7
Energy	3.8
Industrials	10.7
Technology	18.2
Total	**100.0**

Leading Contributors

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

	Weights	Return	Contribution
Vanguard MSCI Intl ETF	15.58	6.82	1.04
BetaShares Global Quality Leaders ETF	10.28	7.91	0.79
Vanguard Australian Shares ETF	14.92	3.96	0.59
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.06	4.85	0.25
BetaShares Aus High Interest Cash ETF	9.02	1.12	0.10

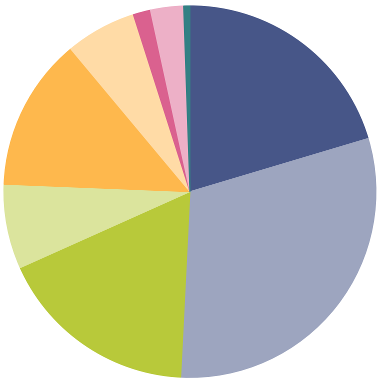
Leading Detractors

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

	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	14.99	-0.07	-0.01
Vanguard Intl Credit Secs (Hdg) ETF	9.02	0.18	0.02
VanEck Australian Fltng Rt ETF	2.51	1.31	0.03
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.04	1.02	0.05
iShares Global High Yield Bond AUDH ETF	6.02	0.99	0.06

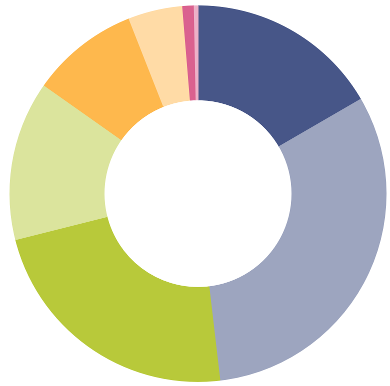
Source: Morningstar Direct

Equity Style Analysis



	%
Large Value	20.4
Large Core	30.4
Large Growth	17.5
Mid Value	7.4
Mid Core	13.3
Mid Growth	6.1
Small Value	1.5
Small Core	2.9
Small Growth	0.5
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	16.6
AA	31.5
A	22.9
BBB	13.7
BB	9.2
B	4.7
Below B	1.0
Not Rated	0.3
Total	**100.0**

Theoretical Growth of $100,000

— Index Moderate Portfolio

Source: Morningstar Direct