

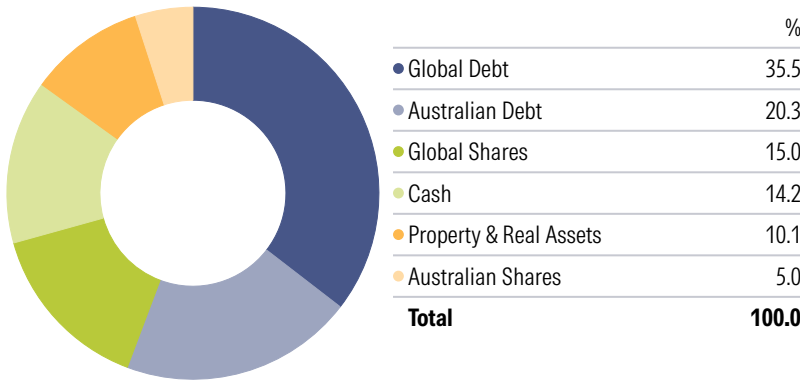
Soteria Dynamic 'Index Conservative' Returns

As of 31/08/2026	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	0.16%	1.25%	1.43%	4.38%	6.57%	3.62%	4.34%	5.22%	-6.16%	8.58%	7.61%	5.51%
Conservative Peer Group	0.41%	0.96%	1.07%	3.30%	5.39%	2.26%	2.85%	1.97%	-6.70%	5.89%	5.76%	5.14%

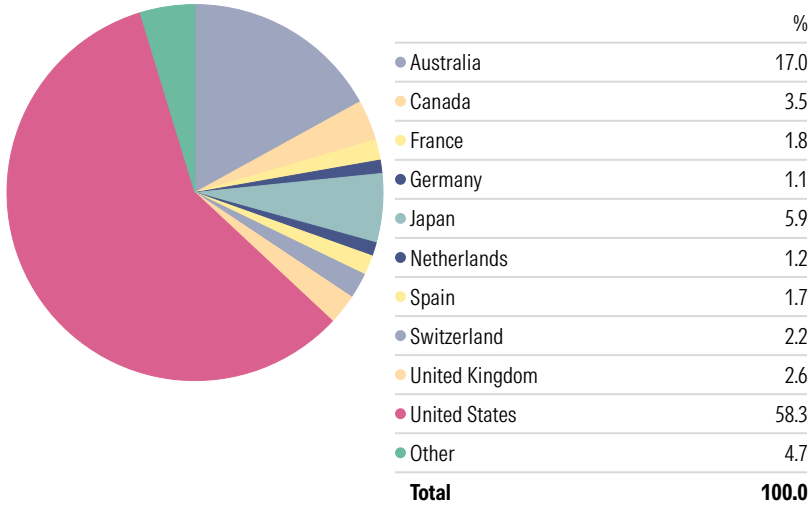
Portfolio Profile

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



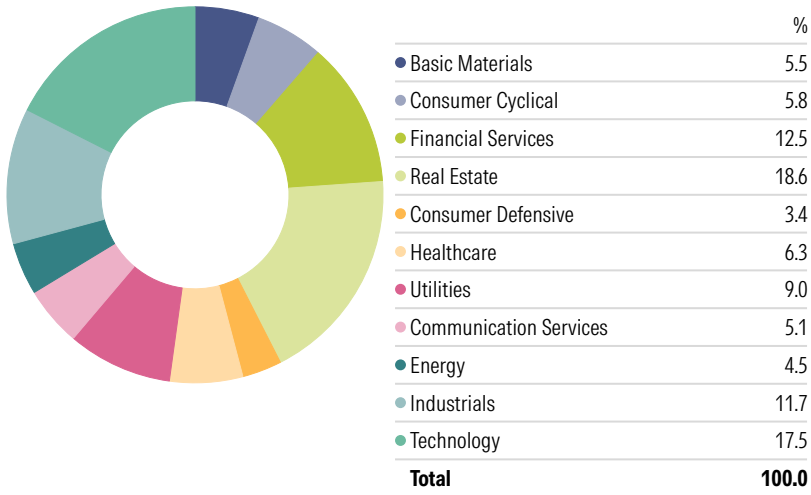
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.2
BetaShares Aus High Interest Cash ETF	14.2
Vanguard Intl Credit Secs (Hdg) ETF	10.1
Vanguard MSCI Intl ETF	9.0
Vanguard Australian Corp Fxd Intr ETF	7.6
Vanguard Australian Government Bond ETF	7.6
iShares Global High Yield Bond AUDH ETF	7.1
BetaShares Global Quality Leaders ETF	6.0
VanEck Australian Fltng Rt ETF	5.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.0

Equity Sector Exposure



Leading Contributors

Time Period: 1/06/2026 to 31/08/2026

	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	6.22	6.95	0.43
Vanguard MSCI Intl ETF	9.39	2.72	0.27
Vanguard Australian Shares ETF	4.99	4.35	0.22
BetaShares Aus High Interest Cash ETF	14.01	1.15	0.16
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.07	1.89	0.10

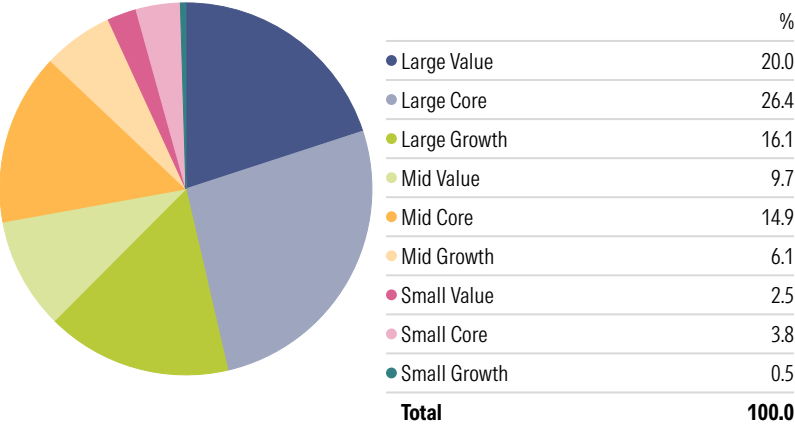
Leading Detractors

Time Period: 1/06/2026 to 31/08/2026

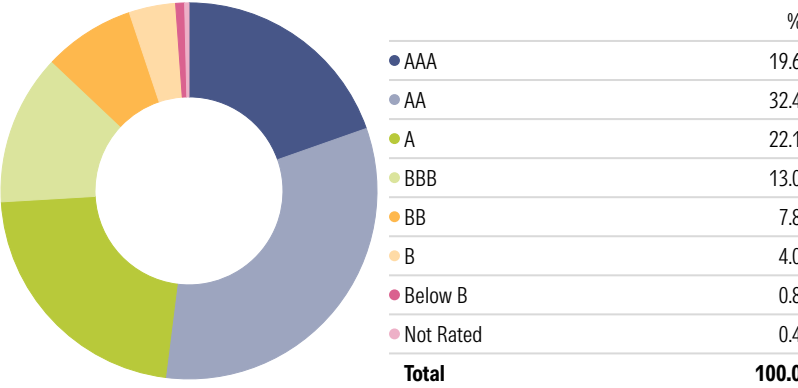
	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	17.95	-0.64	-0.12
Vanguard Intl Credit Secs (Hdg) ETF	10.00	-0.52	-0.05
Vanguard Australian Government Bond ETF	7.57	0.17	0.01
VanEck FTSE GIBI Infrs(AUD Hdg)ETF	5.02	0.49	0.02
Vanguard Australian Corp Fxd Intr ETF	7.56	0.77	0.06

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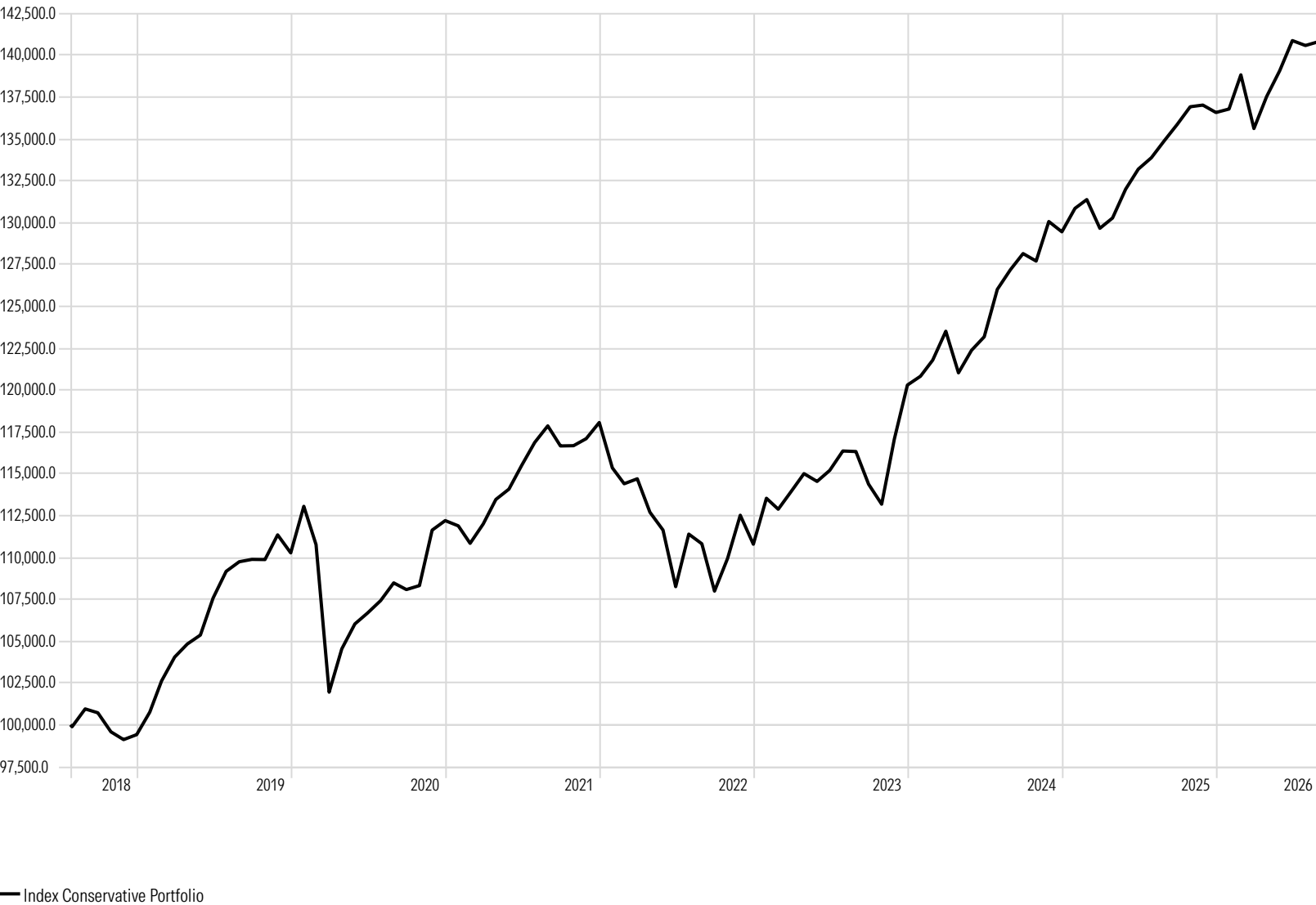
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



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