

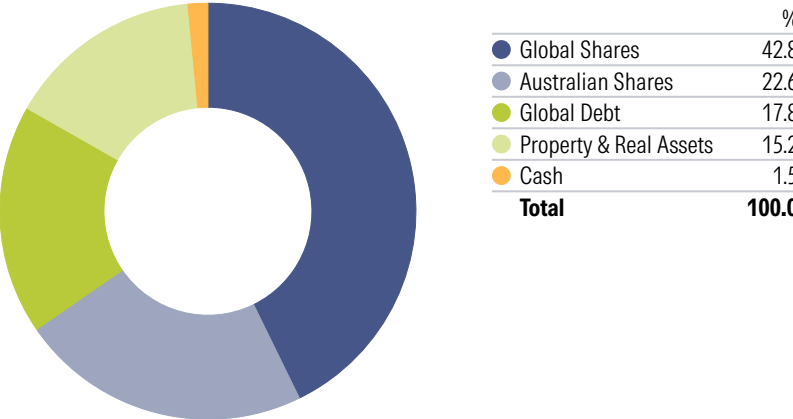
Soteria Dynamic 'Index Growth' Returns

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 Growth Portfolio	0.60%	2.93%	3.52%	7.63%	11.40%	7.02%	7.41%	16.33%	-9.46%	14.42%	15.93%	8.81%
Growth Peer Group	0.93%	2.43%	2.98%	6.56%	9.65%	5.75%	6.69%	14.13%	-7.78%	10.85%	12.11%	8.89%

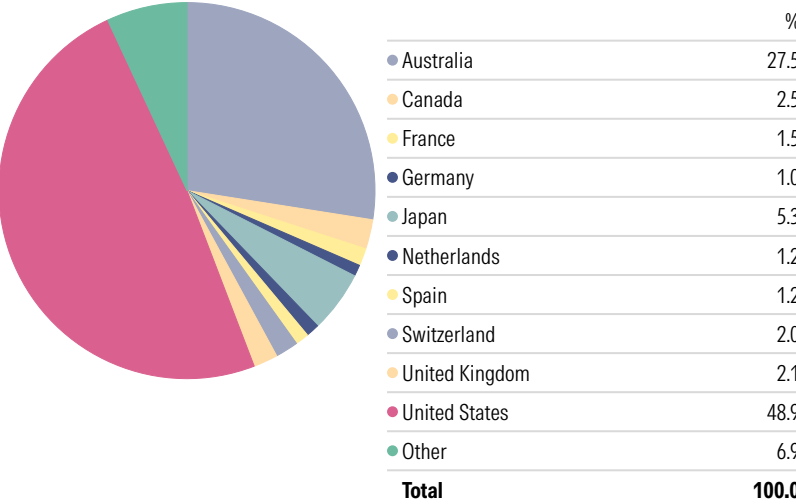
Portfolio Profile

The Soteria Dynamic Index Growth Portfolio aims to achieve a return of CPI + 3.5% p.a. after fees, over rolling 10-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



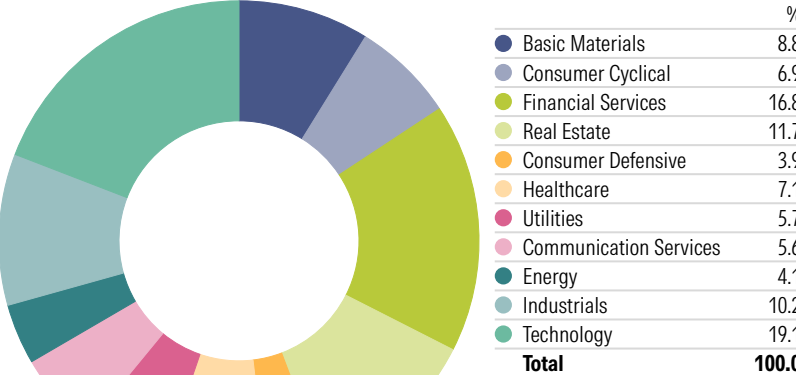
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	24.0
Vanguard Australian Shares ETF	22.6
BetaShares Global Quality Leaders ETF	16.1
Vanguard Intl Fxd Intr (Hdg) ETF	9.2
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.6
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.6
Vanguard Intl Credit Secs (Hdg) ETF	5.1
iShares Global High Yield Bond AUDH ETF	3.6
iShares MSCI Emerging Markets ETF (AU)	2.6
BetaShares Aus High Interest Cash ETF	1.5

Equity Sector Exposure



Leading Contributors

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

	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	16.40	6.95	1.14
Vanguard Australian Shares ETF	22.23	4.35	0.97
Vanguard MSCI Intl ETF	24.78	2.72	0.70
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.52	1.89	0.14
iShares Global High Yield Bond AUDH ETF	3.47	1.16	0.04

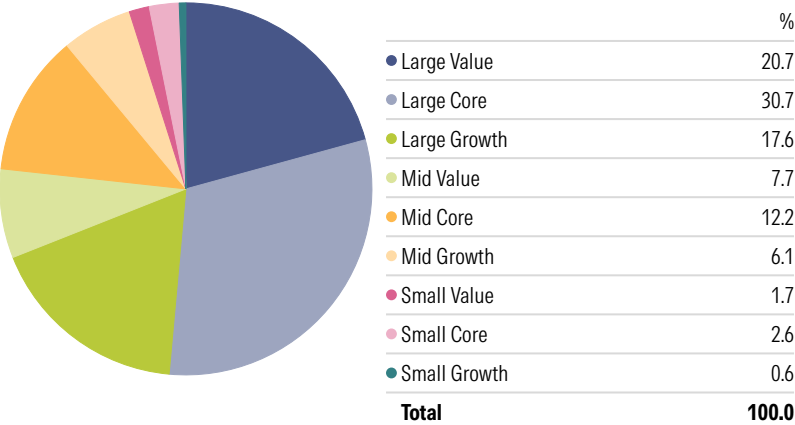
Leading Detractors

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

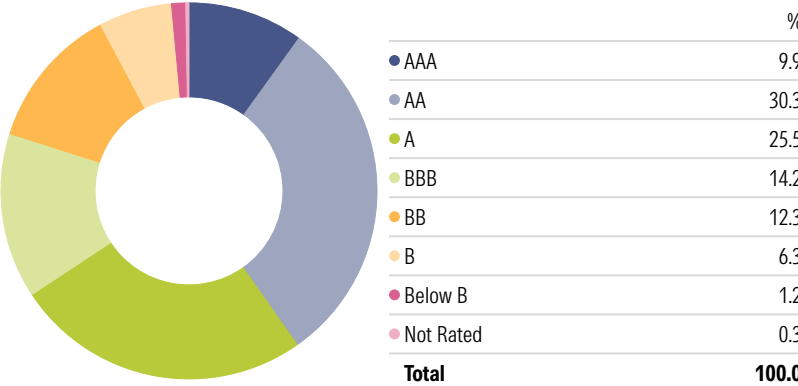
	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	8.88	-0.64	-0.06
Vanguard Intl Credit Secs (Hdg) ETF	4.95	-0.52	-0.03
iShares MSCI Emerging Markets ETF (AU)	2.63	-0.78	-0.02
BetaShares Aus High Interest Cash ETF	1.48	1.15	0.02
VanEck FTSE Gbl Infrac(AUD Hdg)ETF	7.45	0.49	0.03

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Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



— Index Growth Portfolio

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