

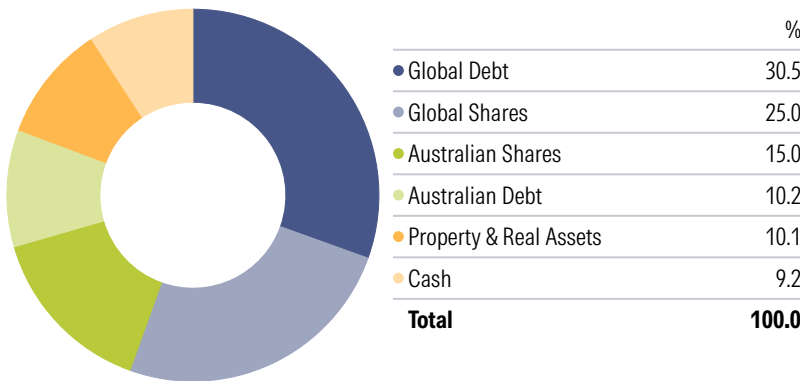
Soteria Dynamic 'Index Moderate' Returns

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 Moderate Portfolio	0.43%	2.03%	2.16%	5.31%	8.44%	5.01%	5.74%	9.54%	-7.25%	11.07%	10.89%	6.80%
Moderate Peer Group	0.39%	1.19%	1.62%	4.49%	6.41%	3.26%	3.94%	5.66%	-6.62%	6.99%	7.01%	6.29%

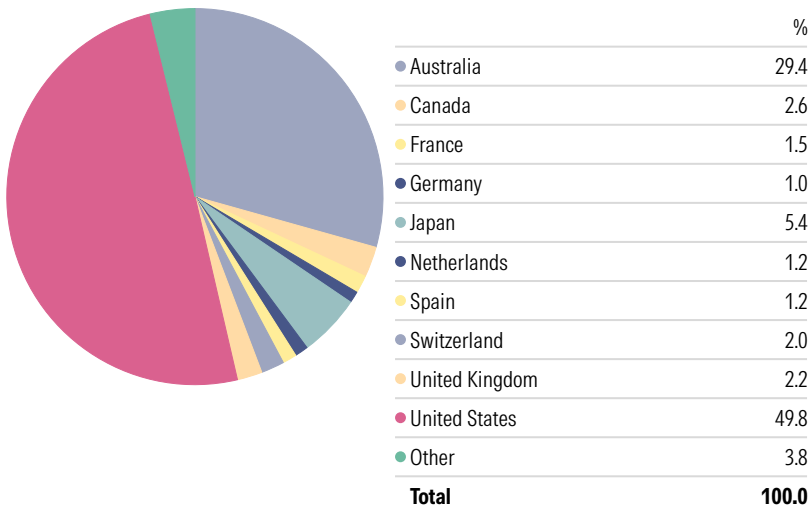
Portfolio Profile

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



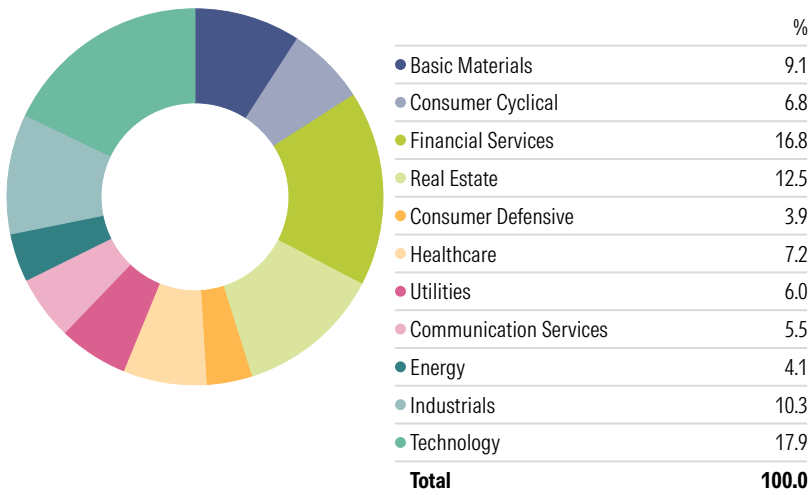
Equity Country/Region Exposure



Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	15.2
Vanguard Australian Shares ETF	15.0
Vanguard MSCI Intl ETF	15.0
BetaShares Global Quality Leaders ETF	10.0
BetaShares Aus High Interest Cash ETF	9.2
Vanguard Intl Credit Secs (Hdg) ETF	9.1
iShares Global High Yield Bond AUDH ETF	6.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.1
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	5.1
Vanguard Australian Corp Fxd Intr ETF	3.8

Equity Sector Exposure



Leading Contributors

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

	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	10.33	6.95	0.72
Vanguard Australian Shares ETF	14.93	4.35	0.66
Vanguard MSCI Intl ETF	15.60	2.72	0.44
BetaShares Aus High Interest Cash ETF	8.97	1.15	0.10
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.05	1.89	0.09

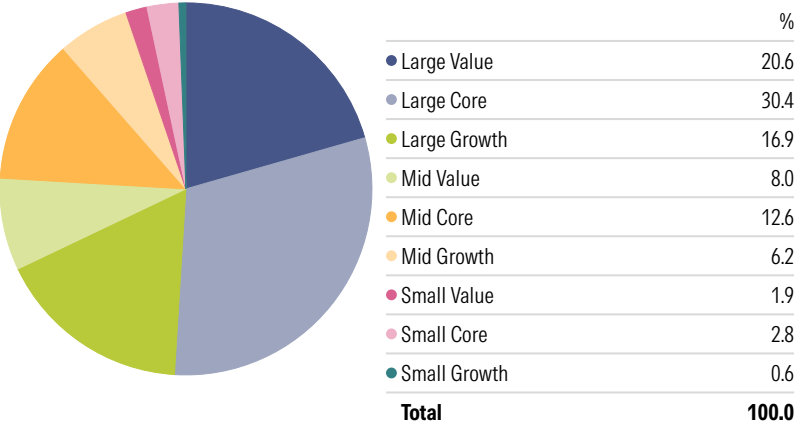
Leading Detractors

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

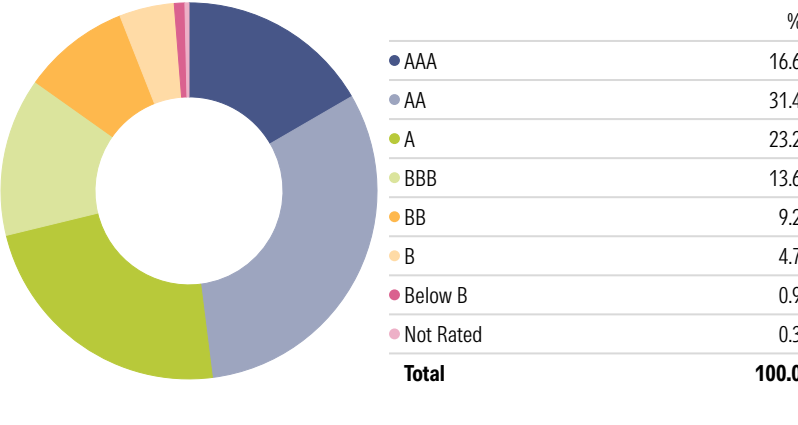
	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	14.91	-0.64	-0.10
Vanguard Intl Credit Secs (Hdg) ETF	8.97	-0.52	-0.05
Vanguard Australian Government Bond ETF	3.77	0.17	0.01
VanEck FTSE Gbl Infrs(AUD Hdg)ETF	5.00	0.49	0.02
Vanguard Australian Corp Fxd Intr ETF	3.77	0.77	0.03

Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.

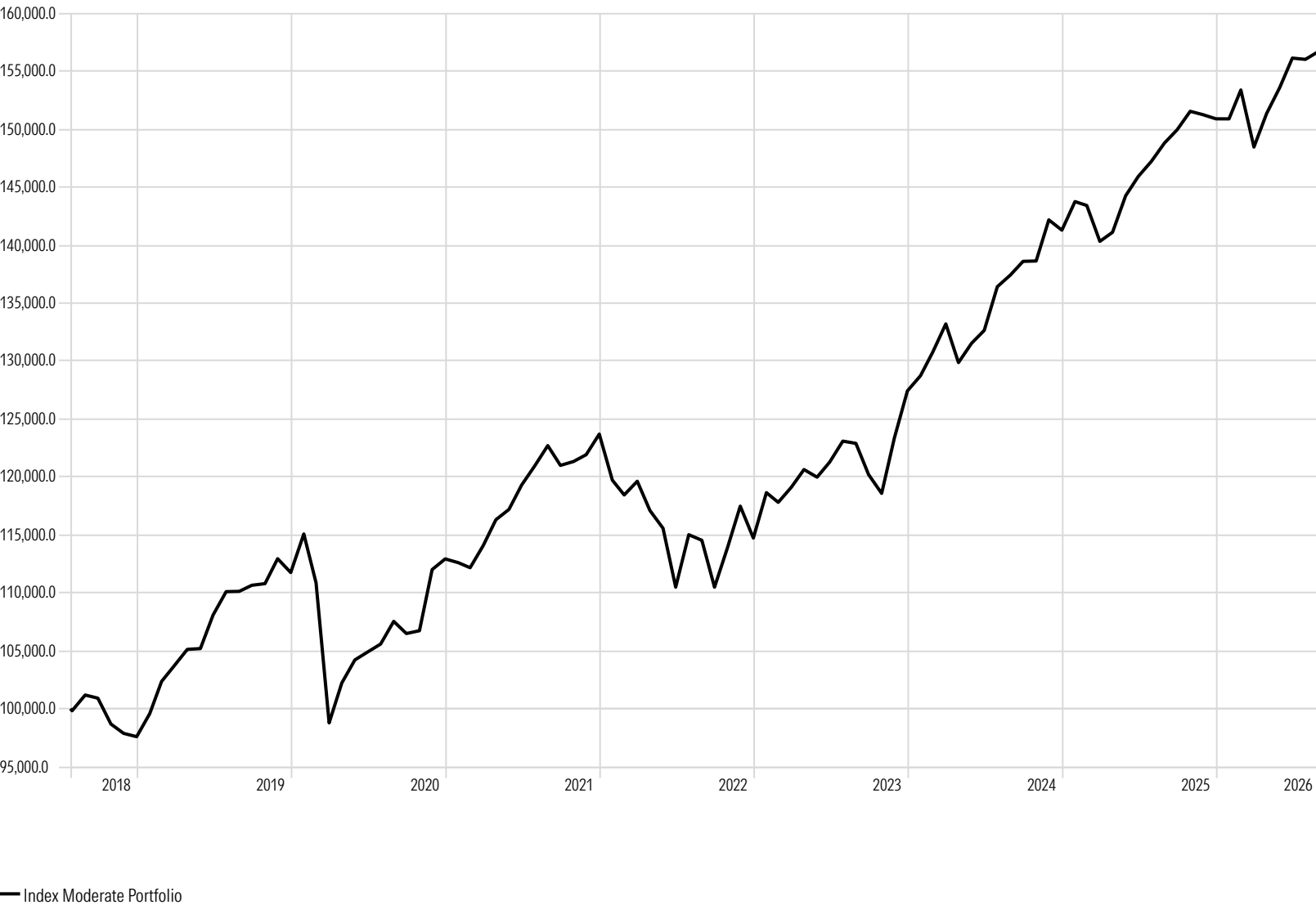
Equity Style Analysis



Fixed Income Credit Exposure



Theoretical Growth of \$100,000



Disclaimer: This document contains general advice only and is provided by Stanford Brown Pty Ltd as the corporate authorised representative of The Lunar Group Pty Ltd AFSL No 470948. Any general advice in this document does not take into consideration your personal circumstances and should not be relied upon. Any reference to your actual circumstances, in examples given, is coincidental. Before making any decision about a financial product you should refer to the Product Disclosure Statement. You should also obtain independent financial planning, investment, accounting, taxation and legal advice that is suitable to your circumstances. The Lunar Group and its representatives believe that the information in this document is correct at the time of compilation but no warranty of accuracy or reliability is given and we accept no responsibility for any errors or omissions (including responsibility to any person due to negligence). Past Performance is not indicative of future performance. Returns are rounded to two decimal places. Slight variations to actual calculations may occur.