StanfordBrown Private Wealth

Soteria Dynamic 'Index Balanced' Returns

As of 30/09/2026	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 Balanced Portfolio	-1.35%	-0.87%	5.17%	3.88%	10.20%	5.93%	6.28%	13.13%	-8.51%	12.87%	12.72%	7.62%
Balanced Peer Group	-0.95%	-0.54%	5.21%	4.23%	8.86%	5.06%	5.48%	10.21%	-6.36%	9.17%	9.94%	8.17%

Portfolio Profile

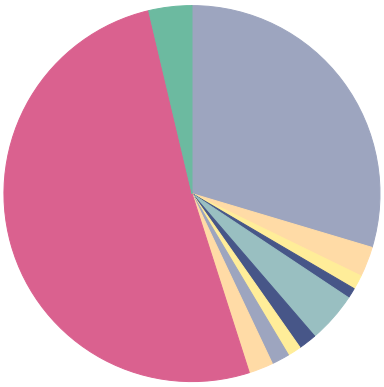
The Soteria Dynamic Index Balanced Portfolio aims to achieve a return of CPI + 3.0% p.a. after fees, over rolling 7-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Shares	31.0
Global Debt	25.3
Australian Shares	19.9
Property & Real Assets	14.6
Australian Debt	5.1
Cash	4.2
Total	**100.0**

Equity Country/Region Exposure



	%
Australia	29.6
Canada	2.6
France	1.2
Germany	0.9
Japan	4.3
Netherlands	1.6
Spain	1.2
Switzerland	1.5
United Kingdom	2.1
United States	51.2
Other	3.7
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Australian Shares ETF	19.9
Vanguard MSCI Intl ETF	18.6
Vanguard Intl Fxd Intr (Hdg) ETF	12.7
BetaShares Global Quality Leaders ETF	12.4
Vanguard Intl Credit Secs (Hdg) ETF	7.6
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.3
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.3
iShares Global High Yield Bond AUDH ETF	5.1
BetaShares Aus High Interest Cash ETF	4.2
Vanguard Australian Corp Fxd Intr ETF	2.6

Equity Sector Exposure



	%
Basic Materials	8.7
Consumer Cyclical	5.5
Financial Services	16.0
Real Estate	13.9
Consumer Defensive	4.0
Healthcare	6.8
Utilities	6.8
Communication Services	6.6
Energy	4.2
Industrials	9.4
Technology	18.0
Total	**100.0**

Leading Contributors

Time Period: 1/07/2026 to 30/09/2026

	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	12.32	2.28	0.29
Vanguard MSCI Intl ETF	18.43	1.44	0.27
Vanguard Australian Shares ETF	19.92	1.25	0.25
BetaShares Aus High Interest Cash ETF	4.01	1.13	0.05
Vanguard Australian Corp Fxd Intr ETF	2.51	-0.71	-0.02

Leading Detractors

Time Period: 1/07/2026 to 30/09/2026

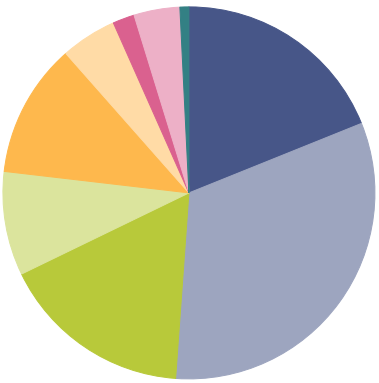
	Weights	Return	Contribution
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.53	-7.27	-0.56
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.59	-5.98	-0.46
Vanguard Intl Fxd Intr (Hdg) ETF	12.46	-2.71	-0.34
Vanguard Intl Credit Secs (Hdg) ETF	7.49	-2.91	-0.22
iShares Global High Yield Bond AUDH ETF	5.01	-1.57	-0.08

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Source: Morningstar Direct

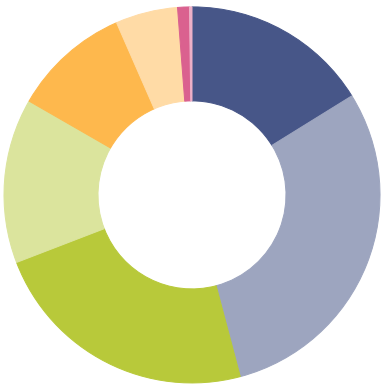
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Equity Style Analysis



	%
Large Value	18.9
Large Core	32.2
Large Growth	16.7
Mid Value	9.0
Mid Core	11.6
Mid Growth	4.9
Small Value	1.9
Small Core	4.0
Small Growth	0.8
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	16.2
AA	29.7
A	23.3
BBB	14.2
BB	10.1
B	5.3
Below B	1.0
Not Rated	0.2
Total	**100.0**

Theoretical Growth of $100,000



— Index Balanced Portfolio

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