StanfordBrown Private Wealth

Soteria Dynamic 'Index Conservative' 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 Conservative Portfolio	-1.15%	-1.20%	2.63%	2.45%	6.76%	3.59%	4.15%	5.22%	-6.16%	8.58%	7.61%	5.51%
Conservative Peer Group	-0.77%	-0.44%	2.11%	1.99%	5.57%	2.31%	2.72%	1.97%	-6.70%	5.89%	5.76%	5.14%

Portfolio Profile

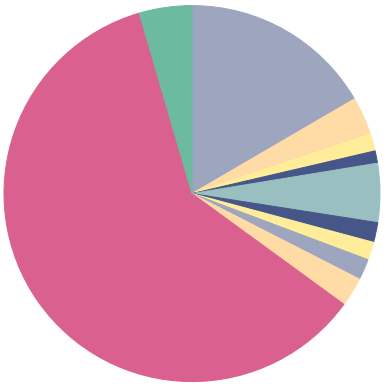
The Soteria Dynamic Index Conservative Portfolio aims to achieve a return of CPI + 2.0% p.a. after fees, over rolling 5-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Debt	35.2
Australian Debt	20.4
Global Shares	15.4
Cash	14.4
Property & Real Assets	9.6
Australian Shares	4.9
Total	**100.0**

Equity Country/Region Exposure



	%
Australia	16.6
Canada	3.3
France	1.5
Germany	1.1
Japan	5.1
Netherlands	1.7
Spain	1.5
Switzerland	1.8
United Kingdom	2.5
United States	60.5
Other	4.5
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard Intl Fxd Intr (Hdg) ETF	18.1
BetaShares Aus High Interest Cash ETF	14.4
Vanguard Intl Credit Secs (Hdg) ETF	10.0
Vanguard MSCI Intl ETF	9.2
Vanguard Australian Corp Fxd Intr ETF	7.7
Vanguard Australian Government Bond ETF	7.6
iShares Global High Yield Bond AUDH ETF	7.0
BetaShares Global Quality Leaders ETF	6.1
VanEck Australian Fltng Rt ETF	5.2
Vanguard Australian Shares ETF	4.9

Equity Sector Exposure



	%
Basic Materials	5.2
Consumer Cyclical	4.9
Financial Services	12.0
Real Estate	18.4
Consumer Defensive	3.7
Healthcare	6.2
Utilities	9.2
Communication Services	6.6
Energy	4.3
Industrials	10.4
Technology	19.1
Total	**100.0**

Leading Contributors

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

	Weights	Return	Contribution
BetaShares Aus High Interest Cash ETF	14.06	1.13	0.16
BetaShares Global Quality Leaders ETF	6.18	2.28	0.15
Vanguard MSCI Intl ETF	9.24	1.44	0.14
Vanguard Australian Shares ETF	4.99	1.25	0.07
VanEck Australian Fltng Rt ETF	5.02	1.16	0.06

Leading Detractors

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

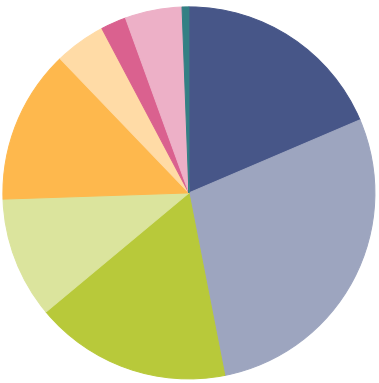
	Weights	Return	Contribution
Vanguard Intl Fxd Intr (Hdg) ETF	18.00	-2.71	-0.49
VanEck FTSE Glbl Infras(AUD Hdg)ETF	5.03	-7.27	-0.37
VanEck FTSE Intl Prop (AUD Hdg) ETF	5.07	-5.98	-0.30
Vanguard Intl Credit Secs (Hdg) ETF	10.02	-2.91	-0.30
Vanguard Australian Government Bond ETF	7.57	-1.77	-0.13

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Source: Morningstar Direct

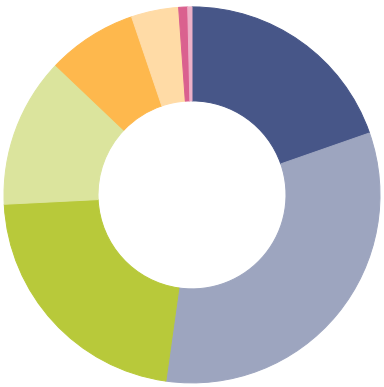
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Equity Style Analysis



	%
Large Value	18.6
Large Core	28.3
Large Growth	17.0
Mid Value	10.5
Mid Core	13.4
Mid Growth	4.4
Small Value	2.2
Small Core	4.9
Small Growth	0.6
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	19.7
AA	32.6
A	22.0
BBB	12.9
BB	7.7
B	4.1
Below B	0.8
Not Rated	0.4
Total	**100.0**

Theoretical Growth of $100,000



— Index Conservative Portfolio

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