StanfordBrown Private Wealth

Soteria Dynamic 'Index Growth' 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 Growth Portfolio	-1.02%	-0.46%	7.24%	5.38%	12.16%	7.23%	7.20%	16.33%	-9.46%	14.42%	15.93%	8.81%
Growth Peer Group	-1.08%	-0.09%	6.88%	4.78%	10.26%	5.88%	6.49%	14.13%	-7.78%	10.85%	12.11%	8.89%

Portfolio Profile

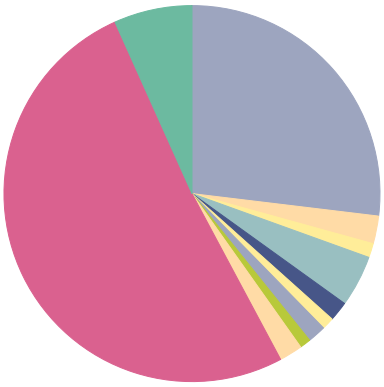
The Soteria Dynamic Index Growth Portfolio aims to achieve a return of CPI + 3.5% p.a. after fees, over rolling 10-year periods. The portfolio will aim to do this by investing in a diversified mix of assets using a range of carefully selected passive exchange-traded funds.

Asset Class Breakdown



	%
Global Shares	43.9
Australian Shares	22.3
Global Debt	17.7
Property & Real Assets	14.5
Cash	1.6
Total	**100.0**

Equity Country/Region Exposure



	%
Australia	26.9
Canada	2.4
France	1.2
Japan	4.4
Netherlands	1.7
Spain	1.0
Switzerland	1.6
Taiwan	0.9
United Kingdom	2.0
United States	51.1
Other	6.7
Total	**100.0**

Top 10 Holdings

Fund Name	Portfolio Weighting %
Vanguard MSCI Intl ETF	24.7
Vanguard Australian Shares ETF	22.3
BetaShares Global Quality Leaders ETF	16.5
Vanguard Intl Fxd Intr (Hdg) ETF	9.1
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.3
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.3
Vanguard Intl Credit Secs (Hdg) ETF	5.1
iShares Global High Yield Bond AUDH ETF	3.5
iShares MSCI Emerging Markets ETF (AU)	2.7
BetaShares Aus High Interest Cash ETF	1.6

Equity Sector Exposure



	%
Basic Materials	8.3
Consumer Cyclical	5.9
Financial Services	16.3
Real Estate	11.6
Consumer Defensive	4.2
Healthcare	7.1
Utilities	5.8
Communication Services	7.1
Energy	3.9
Industrials	9.1
Technology	20.8
Total	**100.0**

Leading Contributors

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

	Weights	Return	Contribution
BetaShares Global Quality Leaders ETF	16.37	2.28	0.38
Vanguard MSCI Intl ETF	24.49	1.44	0.36
Vanguard Australian Shares ETF	22.34	1.25	0.27
BetaShares Aus High Interest Cash ETF	1.50	1.13	0.02
iShares MSCI Emerging Markets ETF (AU)	2.60	-0.89	-0.02

Leading Detractors

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

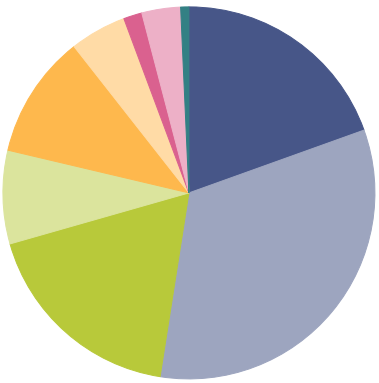
	Weights	Return	Contribution
VanEck FTSE Glbl Infras(AUD Hdg)ETF	7.50	-7.27	-0.56
VanEck FTSE Intl Prop (AUD Hdg) ETF	7.56	-5.98	-0.46
Vanguard Intl Fxd Intr (Hdg) ETF	8.95	-2.71	-0.25
Vanguard Intl Credit Secs (Hdg) ETF	4.98	-2.91	-0.15
iShares Global High Yield Bond AUDH ETF	3.50	-1.57	-0.06

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Source: Morningstar Direct

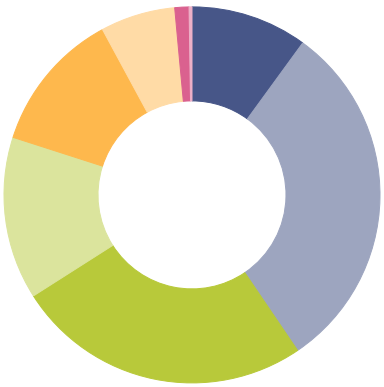
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Equity Style Analysis



	%
Large Value	19.5
Large Core	33.0
Large Growth	18.1
Mid Value	8.1
Mid Core	10.7
Mid Growth	4.9
Small Value	1.6
Small Core	3.4
Small Growth	0.7
Total	**100.0**

Fixed Income Credit Exposure



	%
AAA	10.0
AA	30.5
A	25.5
BBB	14.0
BB	12.2
B	6.4
Below B	1.2
Not Rated	0.3
Total	**100.0**

Theoretical Growth of $100,000



— Index Growth Portfolio

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