



BRITE ADVISORY GROUP LTD

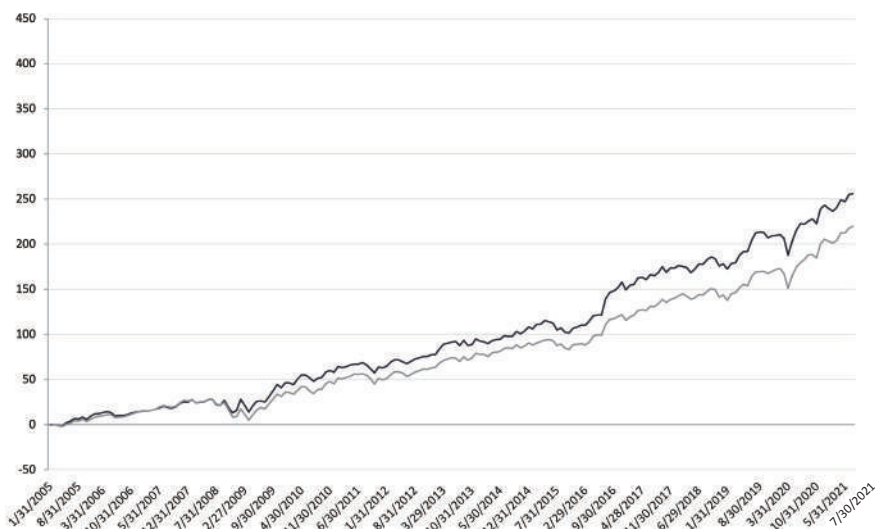
GBP Portfolios 1-7 (Net Performance) Asset Breakdown

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 50/50

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 50% held in the FTSE World Equity and 50% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S1 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.94%	2.19%	Total Return (Annualized)	11.38%	12.10%
Standard Deviation (Annualized)	4.89%	4.50%	Standard Deviation (Annualized)	8.01%	7.57%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	9.47%	12.55%	Total Return (Annualized)	12.18%	11.14%
Standard Deviation (Annualized)	6.53%	6.10%	Standard Deviation (Annualized)	8.32%	8.00%

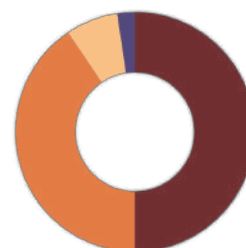
Holdings - Portfolio S1

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	25.00%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	25.00%	IE00B7J7TB45	GBP
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	23.12%	IE00B5BMR087	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	8.62%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	7.07%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	4.49%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	4.33%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.37%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.15%.

Asset Class



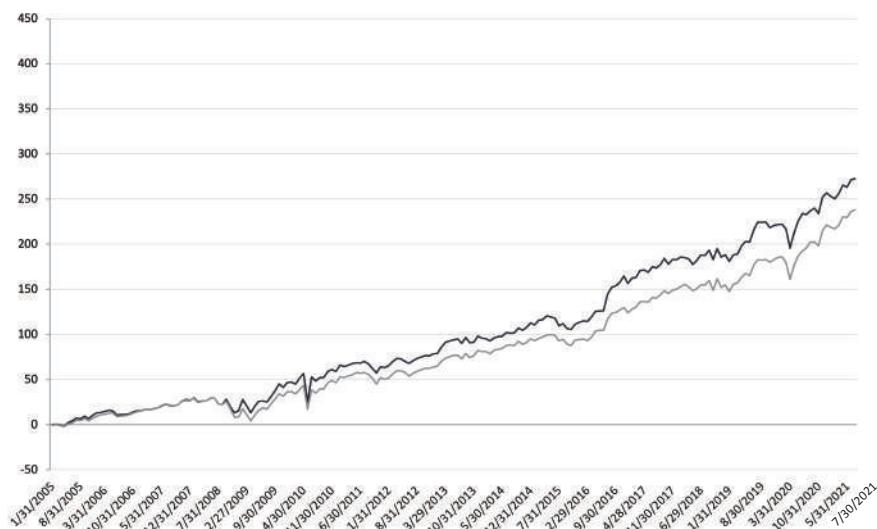
Developed Markets	40.56%
Emerging Markets	7.07%
Domestic Markets	2.37%
Fixed Income	50.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 55/45

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 55% held in the FTSE World Equity and 45% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S2 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.94%	2.29%	Total Return (Annualized)	12.15%	12.96%
Standard Deviation (Annualized)	5.19%	4.86%	Standard Deviation (Annualized)	8.63%	8.31%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	10.73%	13.73%	Total Return (Annualized)	12.64%	11.72%
Standard Deviation (Annualized)	6.97%	6.64%	Standard Deviation (Annualized)	8.99%	8.74%

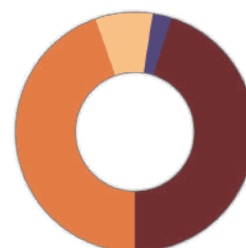
Holdings - Portfolio S2

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	25.43%	IE00B5BMR087	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	22.50%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	22.50%	IE00B7J7TB45	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	9.48%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	7.78%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	4.94%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	4.77%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.61%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.15%.

Asset Class



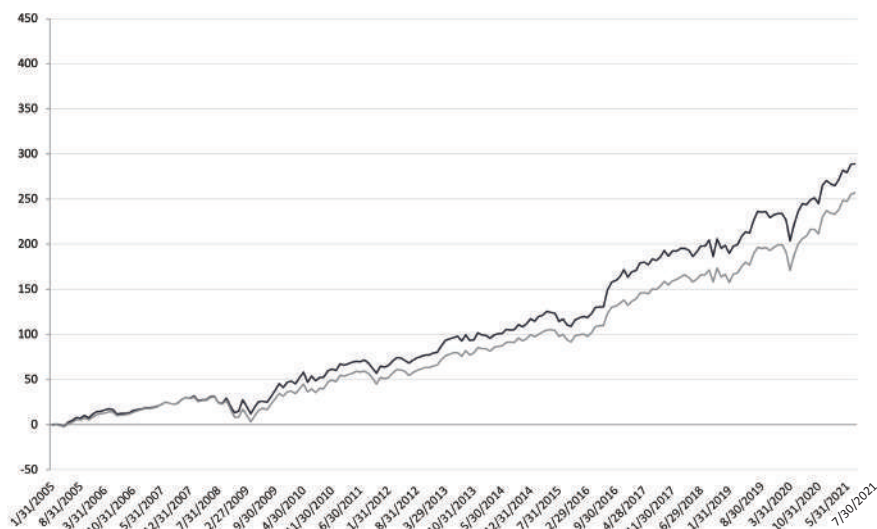
Developed Markets	44.61%
Emerging Markets	7.78%
Domestic Markets	2.61%
Fixed Income	45.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 60/40

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 60% held in the FTSE World Equity and 40% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S3 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.94%	2.39%	Total Return (Annualized)	12.93%	13.83%
Standard Deviation (Annualized)	5.51%	5.25%	Standard Deviation (Annualized)	9.27%	9.06%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	11.99%	14.92%	Total Return (Annualized)	13.10%	12.31%
Standard Deviation (Annualized)	7.42%	7.20%	Standard Deviation (Annualized)	9.70%	9.50%

Holdings - Portfolio S3

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	27.74%	IE00B5BMR087	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	20.00%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	20.00%	IE00B7J7TB45	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	10.34%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	8.48%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	5.39%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	5.20%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.85%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.15%.

Asset Class



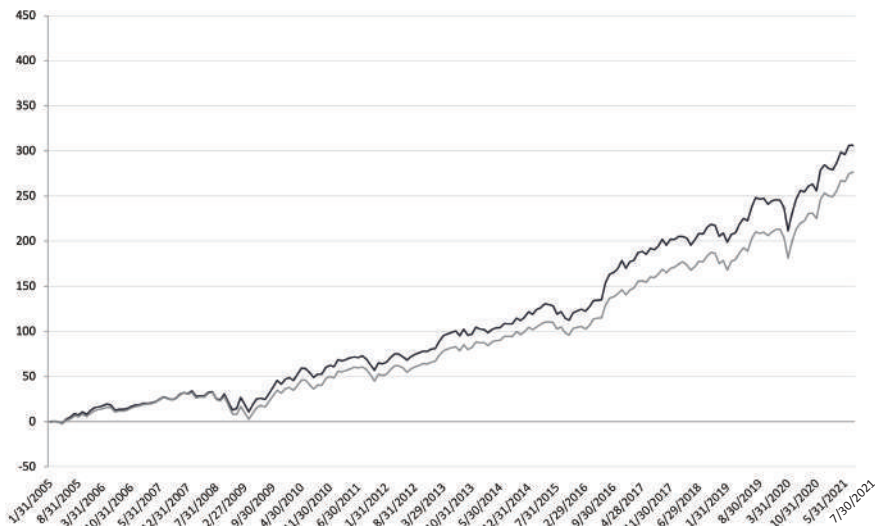
Developed Markets	48.67%
Emerging Markets	8.48%
Domestic Markets	2.85%
Fixed Income	40.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 65/35

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 65% held in the FTSE World Equity and 35% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S4 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.94%	2.49%	Total Return (Annualized)	13.71%	14.70%
Standard Deviation (Annualized)	5.85%	5.64%	Standard Deviation (Annualized)	9.93%	9.83%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	13.27%	16.12%	Total Return (Annualized)	13.56%	12.90%
Standard Deviation (Annualized)	7.88%	7.76%	Standard Deviation (Annualized)	10.43%	10.29%

Holdings - Portfolio S4

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	30.05%	IE00B5BMR087	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	17.50%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	17.50%	IE00B7J7TB45	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	11.20%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	9.19%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	5.84%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	5.63%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	3.09%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.14%.

Asset Class



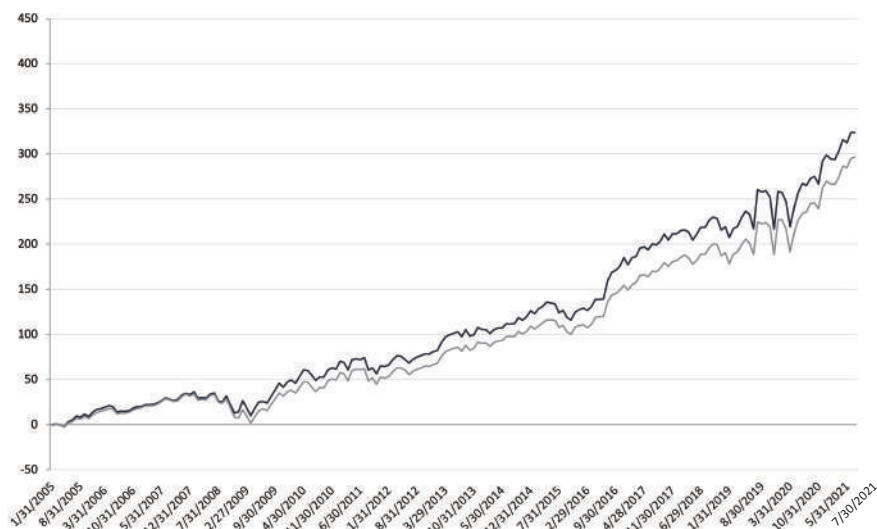
Developed Markets	52.72%
Emerging Markets	9.19%
Domestic Markets	3.09%
Fixed Income	35.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 70/30

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 70% held in the FTSE World Equity and 30% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S5 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.94%	2.59%	Total Return (Annualized)	14.49%	15.58%
Standard Deviation (Annualized)	6.20%	6.05%	Standard Deviation (Annualized)	10.60%	10.61%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	14.56%	17.33%	Total Return (Annualized)	14.03%	13.49%
Standard Deviation (Annualized)	8.36%	8.33%	Standard Deviation (Annualized)	11.17%	11.08%

Holdings - Portfolio S5

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	32.36%	IE00B5BMR087	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	15.00%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	15.00%	IE00B7J7TB45	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	12.06%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	9.90%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	6.28%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	6.07%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	3.32%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.14%.

Asset Class



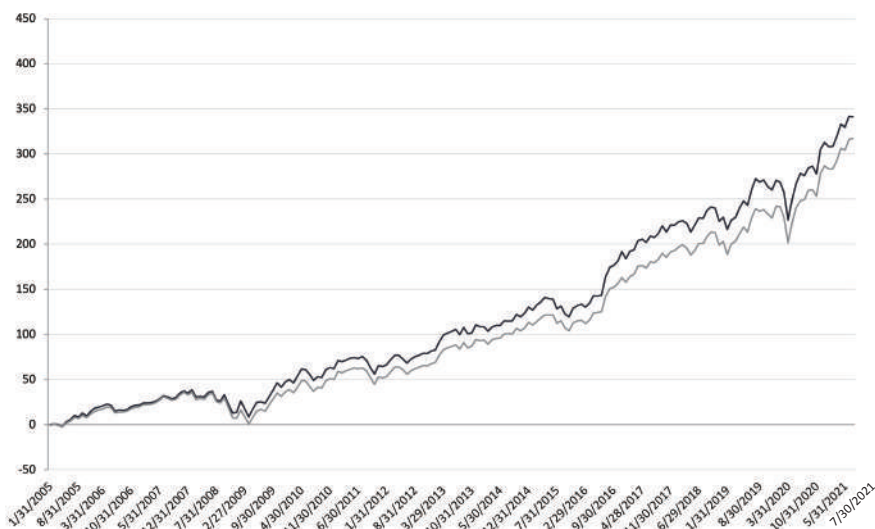
Developed Markets	56.78%
Emerging Markets	9.90%
Domestic Markets	3.32%
Fixed Income	30.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 75/25

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 75% held in the FTSE World Equity and 25% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S6 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.95%	2.69%	Total Return (Annualized)	15.28%	16.47%
Standard Deviation (Annualized)	6.56%	6.46%	Standard Deviation (Annualized)	11.28%	11.41%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	15.87%	18.54%	Total Return (Annualized)	14.50%	14.09%
Standard Deviation (Annualized)	8.85%	8.91%	Standard Deviation (Annualized)	11.94%	11.89%

Holdings - Portfolio S6

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	34.67%	IE00B5BMR087	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	12.93%	IE00B53L3W79	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	12.50%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	12.50%	IE00B7J7TB45	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	10.60%	IE00BKM4GZ66	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	6.73%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	6.50%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	3.56%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.13%.

Asset Class



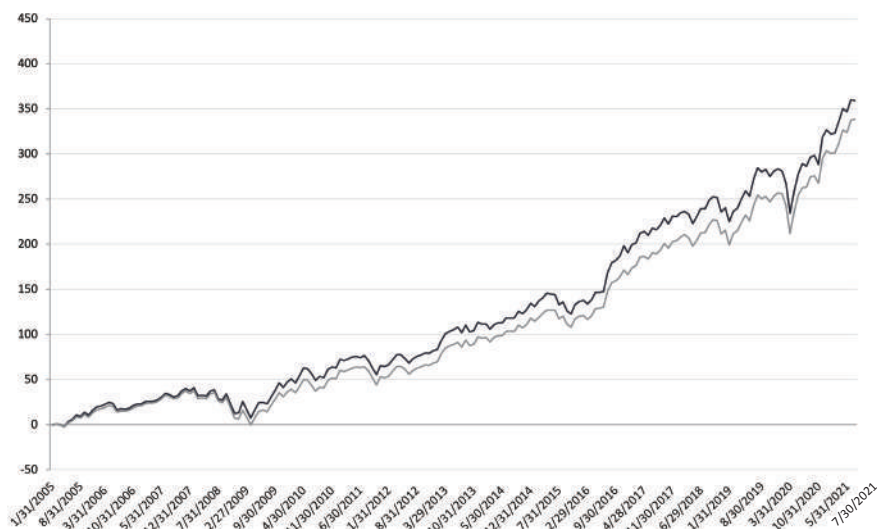
Developed Markets	60.84%
Emerging Markets	10.60%
Domestic Markets	3.56%
Fixed Income	25.00%

Performance

2005/1/31 to 2021/7/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE World Equity / Bloomberg Barclays Global Agg Bond Price - 80/20

Brite Advisors pension portfolios offer clients a distinct advantage as they provide a low cost, end to end solution. This transparent investment approach broadly tracks the market delivering better returns and over time consistently growing clients' retirement savings.



P = reflects hypothetical backtested performance of the underlying benchmarks for the ETFs held in portfolio and does not include annual rebalancing, net of 0.5% asset management fee.

Past performance is not an indicator of future performance.

B = composite benchmark reflecting performance since inception date of 80% held in the FTSE World Equity and 20% held in the Bloomberg Barclays Global Agg Bond Price and does not include any annual rebalancing.

Proxy Holdings For Backtesting			
S&P 500 Net Total Return Index	SPTR500N	FTSE 100 Net Tax Index	UKXNUK
EURO STOXX 50 Net Return EUR	SX5T	MSCI Japan IMI USD Net	MIMUJPNN
MSCI Pacific ex Japan Free Net	NDDUPFXJ	FTSE Group-of-Seven Index USD	SBG7U
MSCI Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

GB S7 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.95%	2.79%	Total Return (Annualized)	16.08%	17.36%
Standard Deviation (Annualized)	6.94%	6.88%	Standard Deviation (Annualized)	11.97%	12.21%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	17.18%	19.77%	Total Return (Annualized)	14.97%	14.68%
Standard Deviation (Annualized)	9.35%	9.50%	Standard Deviation (Annualized)	12.72%	12.71%

Holdings - Portfolio S7

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSP1 LN	36.99%	IE00B5BMR087	GBP
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	CS51 LN	13.79%	IE00B53L3W79	GBP
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EMIM LN	11.31%	IE00BKM4GZ66	GBP
iShares Global Govt Bond UCITS ETF USD (Dist)	SGLO LN	10.00%	IE00B3F81K65	GBP
iShares Global Corp Bond UCITS ETF USD (Dist)	CRPS LN	10.00%	IE00B7J7TB45	GBP
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	SJPA LN	7.18%	IE00B4L5YX21	GBP
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPJ1 LN	6.93%	IE00B52MJY50	GBP
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	3.80%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.13%.

Asset Class



Developed Markets	64.89%
Emerging Markets	11.31%
Domestic Markets	3.80%
Fixed Income	20.00%