



BRITE ADVISORY GROUP LTD

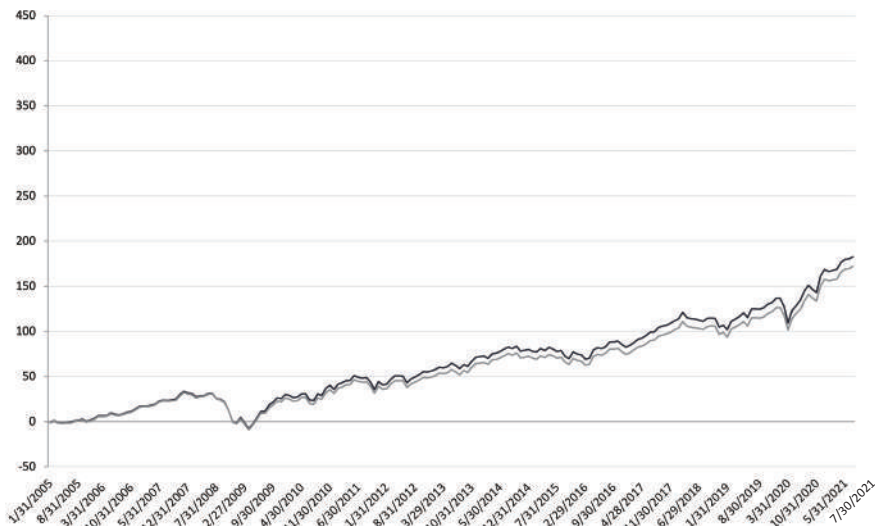
## USD Portfolios 1-7 (Net Performance) Asset Breakdown

## 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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S1 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.90%	2.13%	Total Return (Annualized)	12.74%	12.93%
Standard Deviation (Annualized)	5.64%	5.57%	Standard Deviation (Annualized)	7.80%	7.92%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	15.56%	16.58%	Total Return (Annualized)	9.98%	9.71%
Standard Deviation (Annualized)	6.54%	6.63%	Standard Deviation (Annualized)	8.73%	9.00%

## Holdings - Portfolio S1

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	25.00%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	25.00%	IE00B7J7TB45	USD
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	24.46%	IE00B5BMR087	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	7.86%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	7.14%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	4.47%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	4.32%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	1.75%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.15%.

## Asset Class



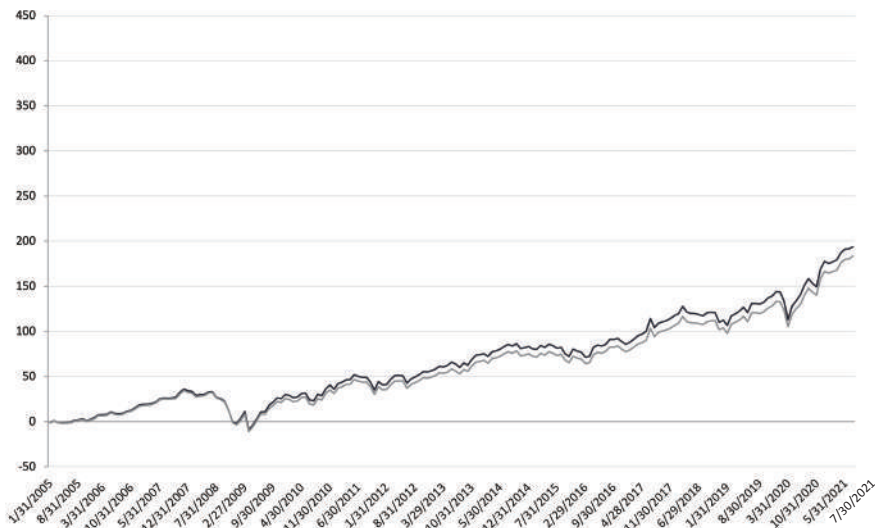
Developed Markets	18.40%
Emerging Markets	7.14%
Domestic Markets	24.46%
Fixed Income	50.00%

## 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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S2 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.90%	2.23%	Total Return (Annualized)	13.59%	13.88%
Standard Deviation (Annualized)	6.05%	5.97%	Standard Deviation (Annualized)	8.43%	8.58%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	17.11%	18.23%	Total Return (Annualized)	10.39%	10.14%
Standard Deviation (Annualized)	7.04%	7.14%	Standard Deviation (Annualized)	9.46%	9.73%

## Holdings - Portfolio S2

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	26.91%	IE00B5BMR087	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	22.50%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	22.50%	IE00B7J7TB45	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	8.65%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	7.86%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	4.92%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	4.75%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	1.92%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.15%.

## Asset Class



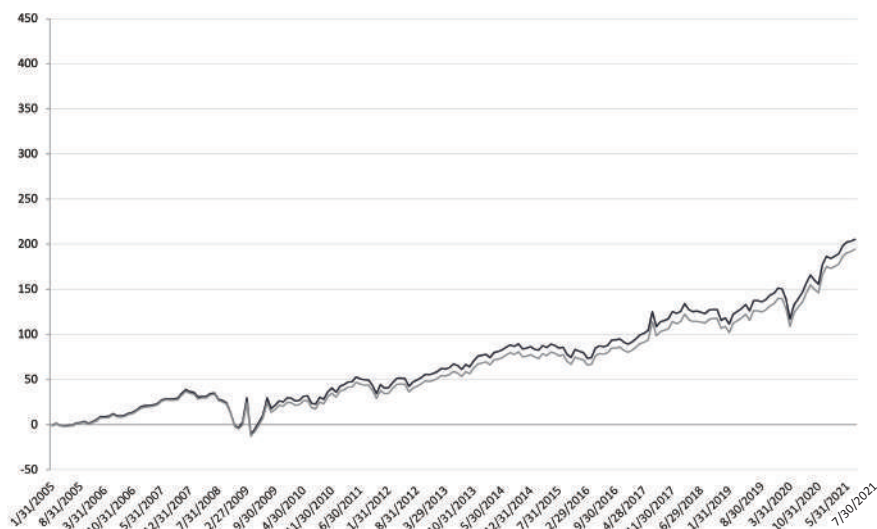
Developed Markets	20.24%
Emerging Markets	7.86%
Domestic Markets	26.91%
Fixed Income	45.00%

## 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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S3 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.91%	2.32%	Total Return (Annualized)	14.44%	14.84%
Standard Deviation (Annualized)	6.48%	6.37%	Standard Deviation (Annualized)	9.08%	9.26%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	18.68%	19.89%	Total Return (Annualized)	10.80%	10.58%
Standard Deviation (Annualized)	7.56%	7.67%	Standard Deviation (Annualized)	10.21%	10.49%

## Holdings - Portfolio S3

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	29.35%	IE00B5BMR087	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	20.00%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	20.00%	IE00B7J7TB45	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	9.43%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	8.57%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	5.36%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	5.18%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.10%	IE00B53HP851	GBP

## Asset Class



Developed Markets	22.08%
Emerging Markets	8.57%
Domestic Markets	29.35%
Fixed Income	40.00%

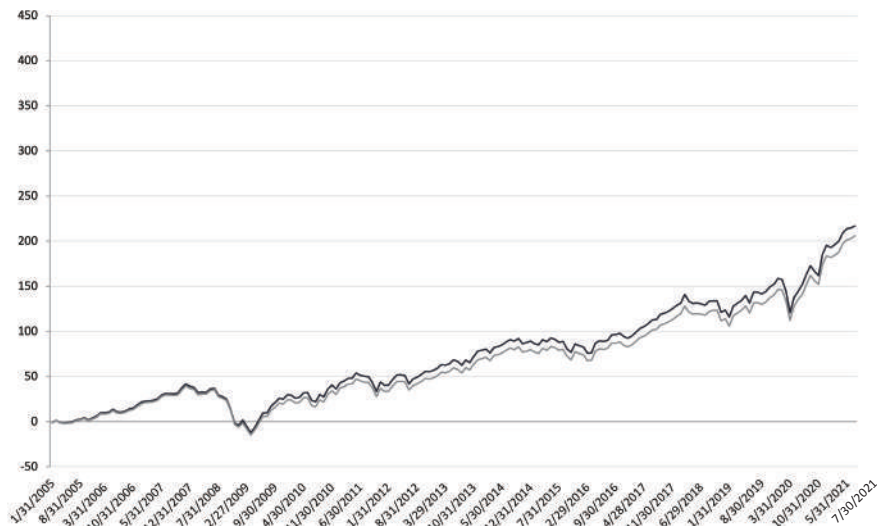
The total expense ratio of the portfolio is 0.15%.

## 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.



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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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S4 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.91%	2.42%	Total Return (Annualized)	15.30%	15.81%
Standard Deviation (Annualized)	6.91%	6.79%	Standard Deviation (Annualized)	9.74%	9.95%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	20.26%	21.57%	Total Return (Annualized)	11.21%	11.01%
Standard Deviation (Annualized)	8.09%	8.20%	Standard Deviation (Annualized)	10.98%	11.26%

## Holdings - Portfolio S4

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	31.80%	IE00B5BMR087	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	17.50%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	17.50%	IE00B7J7TB45	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	10.22%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	9.29%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	5.81%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	5.61%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.27%	IE00B53HP851	GBP

## Asset Class



Developed Markets	23.92%
Emerging Markets	9.29%
Domestic Markets	31.80%
Fixed Income	35.00%

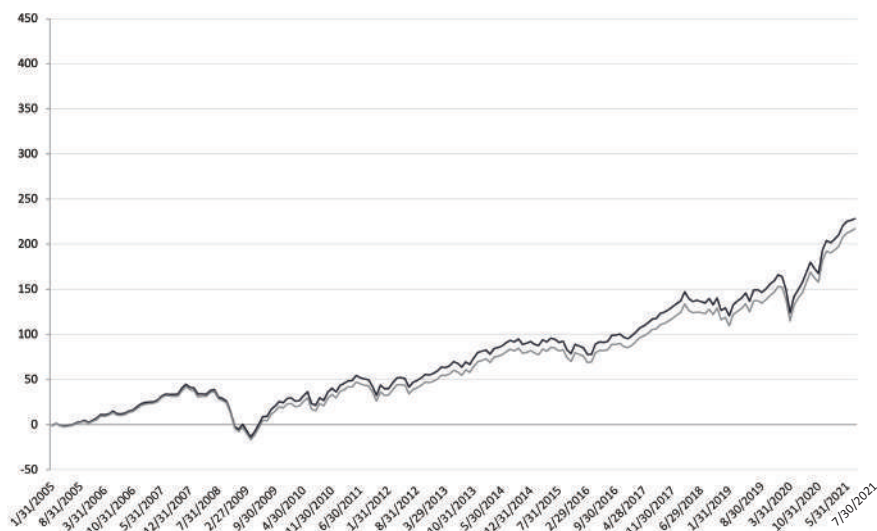
The total expense ratio of the portfolio is 0.14%.

## 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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S5 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.91%	2.51%	Total Return (Annualized)	16.16%	16.78%
Standard Deviation (Annualized)	7.35%	7.21%	Standard Deviation (Annualized)	10.42%	10.65%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	21.86%	23.28%	Total Return (Annualized)	11.62%	11.45%
Standard Deviation (Annualized)	8.63%	8.75%	Standard Deviation (Annualized)	11.78%	12.04%

## Holdings - Portfolio S5

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	34.24%	IE00B5BMR087	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	15.00%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	15.00%	IE00B7J7TB45	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	11.01%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	10.00%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	6.26%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	6.04%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.45%	IE00B53HP851	GBP

## Asset Class



Developed Markets	25.76%
Emerging Markets	10.00%
Domestic Markets	34.24%
Fixed Income	30.00%

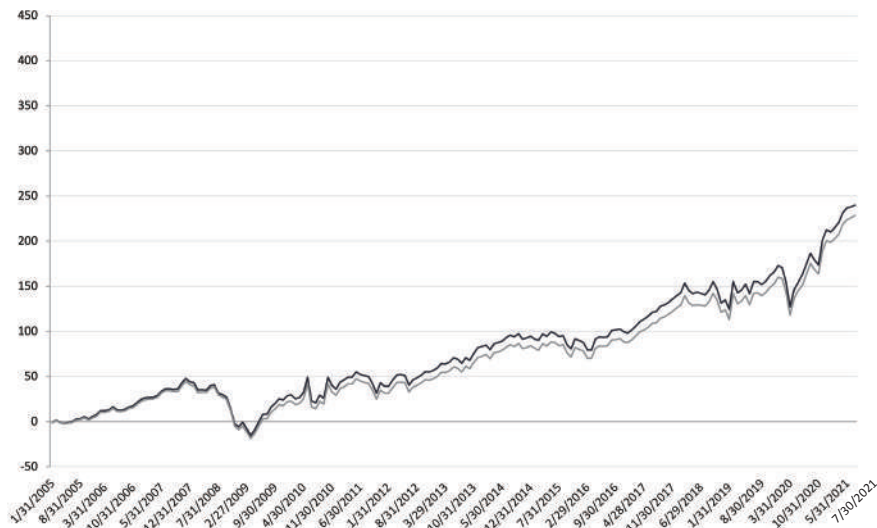
The total expense ratio of the portfolio is 0.14%.

## 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.



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**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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S6 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.92%	2.61%	Total Return (Annualized)	17.03%	17.76%
Standard Deviation (Annualized)	7.80%	7.64%	Standard Deviation (Annualized)	11.11%	11.36%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	23.48%	25.00%	Total Return (Annualized)	12.03%	11.89%
Standard Deviation (Annualized)	9.17%	9.29%	Standard Deviation (Annualized)	12.58%	12.84%

## Holdings - Portfolio S6

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	36.69%	IE00B5BMR087	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	12.50%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	12.50%	IE00B7J7TB45	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	11.79%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	10.71%	IE00BKM4GZ66	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	6.71%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	6.47%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.62%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.13%.

## Asset Class



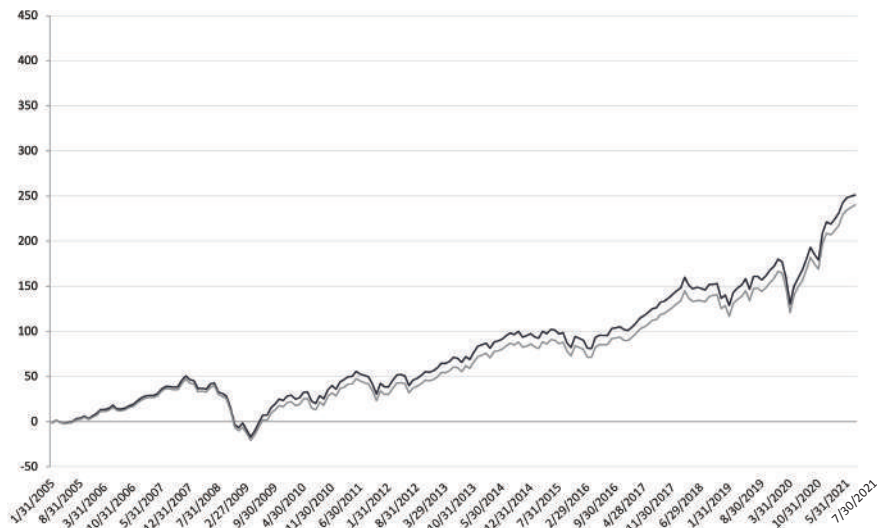
Developed Markets	27.60%
Emerging Markets	10.71%
Domestic Markets	36.69%
Fixed Income	25.00%

## 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 EM Emerging Markets IMI	MIMUEMRN	Bloomberg Barclays Global Agg Corp Bond	LGCPTRUU

## US S7 vs Benchmark

Performance in % as of 30/7/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	1.92%	2.70%	Total Return (Annualized)	17.91%	18.76%
Standard Deviation (Annualized)	8.26%	8.07%	Standard Deviation (Annualized)	11.80%	12.08%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	25.12%	26.74%	Total Return (Annualized)	12.45%	12.33%
Standard Deviation (Annualized)	9.72%	9.85%	Standard Deviation (Annualized)	13.40%	13.64%

## Holdings - Portfolio S7

as of 30/7/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Core S&P 500 UCITS ETF USD (Acc)	CSPX LN	39.14%	IE00B5BMR087	USD
iShares Core EURO STOXX 50 UCITS ETF EUR (Acc)	ISX5 LN	12.58%	IE00B53L3W79	USD
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	EIMI LN	11.43%	IE00BKM4GZ66	USD
iShares Global Govt Bond UCITS ETF USD (Dist)	IGLO LN	10.00%	IE00B3F81K65	USD
iShares Global Corp Bond UCITS ETF USD (Dist)	CORP LN	10.00%	IE00B7J7TB45	USD
iShares Core MSCI Pacific ex-Japan UCITS ETF USD (Acc)	CPXJ LN	7.15%	IE00B52MJY50	USD
iShares Core MSCI Japan IMI UCITS ETF USD (Acc)	IJPA LN	6.91%	IE00B4L5YX21	USD
iShares Core FTSE 100 UCITS ETF GBP (Acc)	CUKX LN	2.80%	IE00B53HP851	GBP

The total expense ratio of the portfolio is 0.13%.

## Asset Class



Developed Markets	29.43%
Emerging Markets	11.43%
Domestic Markets	39.14%
Fixed Income	20.00%