



BRITE ADVISORY GROUP LTD

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

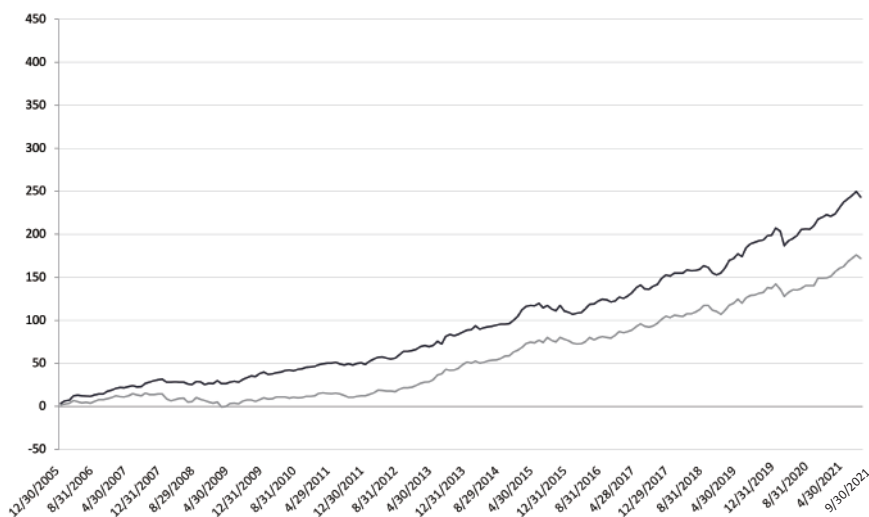
## Performance

2005/1/31 to 2021/9/30

— Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 50% held in the FTSE All-World Index and 50% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P1 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	0.47%	1.51%	Total Return (Annualized)	13.02%	12.66%
Standard Deviation (Annualized)	4.68%	3.57%	Standard Deviation (Annualized)	6.57%	7.05%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	11.44%	12.46%	Total Return (Annualized)	11.12%	9.42%
Standard Deviation (Annualized)	5.49%	4.97%	Standard Deviation (Annualized)	6.57%	7.16%

## Holdings - Portfolio P1

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
Russell Invest Corp Bond ETF	RCB AU	14.09%	AU000000RCB1	AUD
SPDR Aust Bond Fund ETF	BOND AU	14.03%	AU000000BOND4	AUD
Vanguard FTSE Emg Market ETF	VGE AU	13.77%	AU000000VGE8	AUD
BetaShares Gold Bullion ETF	QAU AU	12.00%	AU000000QAU7	AUD
Vanguard Aust Shares ETF	VAS AU	11.28%	AU000000VAS1	AUD
iShares Europe	VEQ AU	10.24%	AU000000VEQ7	AUD
Vanguard Total US Market	VTI US	8.76%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	6.63%	AU000000IAA6	AUD
iShares Core Cash ETF	BILL AU	6.00%	AU000000BILL3	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.20%	US0032611040	USD

The total expense ratio of the portfolio is 0.31%.

## Asset Class



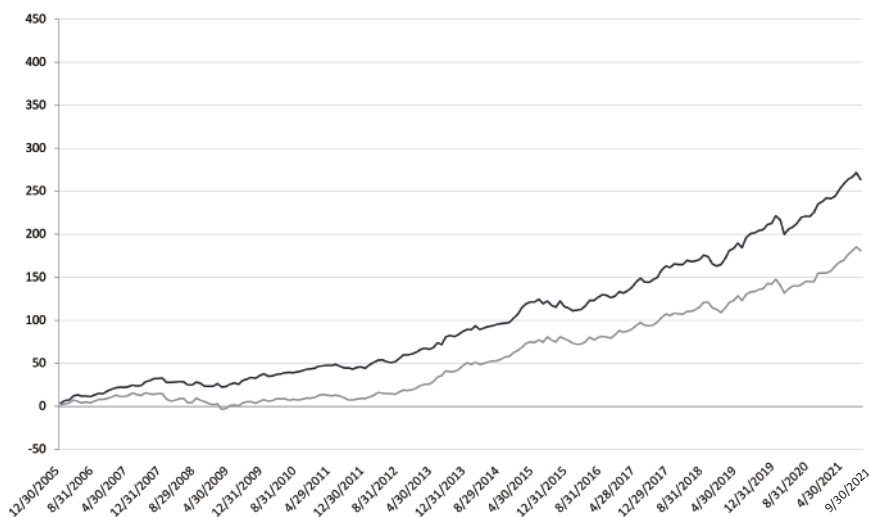
Developed Markets	15.39%
Emerging Markets	24.01%
Domestic Markets	11.28%
Fixed Income	34.12%
Commodities	15.20%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 55% held in the FTSE All-World Index and 45% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P2 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	0.03%	1.66%	Total Return (Annualized)	14.22%	13.70%
Standard Deviation (Annualized)	5.20%	3.92%	Standard Deviation (Annualized)	7.19%	7.76%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	12.54%	13.73%	Total Return (Annualized)	11.76%	9.79%
Standard Deviation (Annualized)	6.00%	5.46%	Standard Deviation (Annualized)	7.30%	7.87%

## Holdings - Portfolio P2

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
SPDR Aust Bond Fund ETF	BOND AU	12.56%	AU00000BOND4	AUD
iShares Asia 50 ETF	IAA AU	12.50%	AU000000IAA6	AUD
Russell Invest Corp Bond ETF	RCB AU	12.39%	AU000000RCB1	AUD
Vanguard Total US Market	VTI US	12.16%	US9229087690	USD
iShares Europe	VEQ AU	10.80%	AU000000VEQ7	AUD
BetaShares Gold Bullion ETF	QAU AU	10.27%	AU000000QAU7	AUD
Vanguard FTSE Emg Market ETF	VGE AU	10.08%	AU000000VGE8	AUD
Vanguard Aust Shares ETF	VAS AU	10.04%	AU000000VAS1	AUD
iShares Core Cash ETF	BILL AU	6.00%	AU000000BILL3	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.20%	US0032611040	USD

The total expense ratio of the portfolio is 0.30%.

## Asset Class



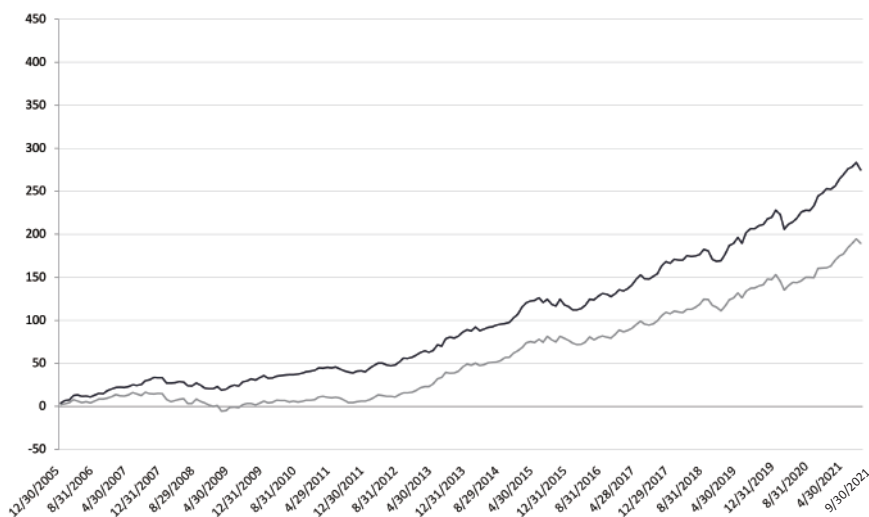
Developed Markets	24.66%
Emerging Markets	20.88%
Domestic Markets	10.04%
Fixed Income	30.95%
Commodities	13.47%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 60% held in the FTSE All-World Index and 40% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P3 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-0.28%	1.80%	Total Return (Annualized)	15.04%	14.76%
Standard Deviation (Annualized)	5.59%	4.27%	Standard Deviation (Annualized)	7.67%	8.46%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	13.50%	15.01%	Total Return (Annualized)	12.13%	10.16%
Standard Deviation (Annualized)	6.37%	5.96%	Standard Deviation (Annualized)	7.84%	8.58%

## Holdings - Portfolio P3

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Asia 50 ETF	IAA AU	16.40%	AU000000IAA6	AUD
Vanguard Total US Market	VTI US	14.47%	US9229087690	USD
SPDR Aust Bond Fund ETF	BOND AU	11.79%	AU000000BOND4	AUD
Russell Invest Corp Bond ETF	RCB AU	11.47%	AU000000RCB1	AUD
iShares Europe	VEQ AU	11.28%	AU000000VEQ7	AUD
Vanguard Aust Shares ETF	VAS AU	9.38%	AU000000VAS1	AUD
BetaShares Gold Bullion ETF	QAU AU	8.14%	AU000000QAU7	AUD
Vanguard FTSE Emg Market ETF	VGE AU	7.87%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	6.00%	AU000000BILL3	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.20%	US0032611040	USD

The total expense ratio of the portfolio is 0.29%.

## Asset Class



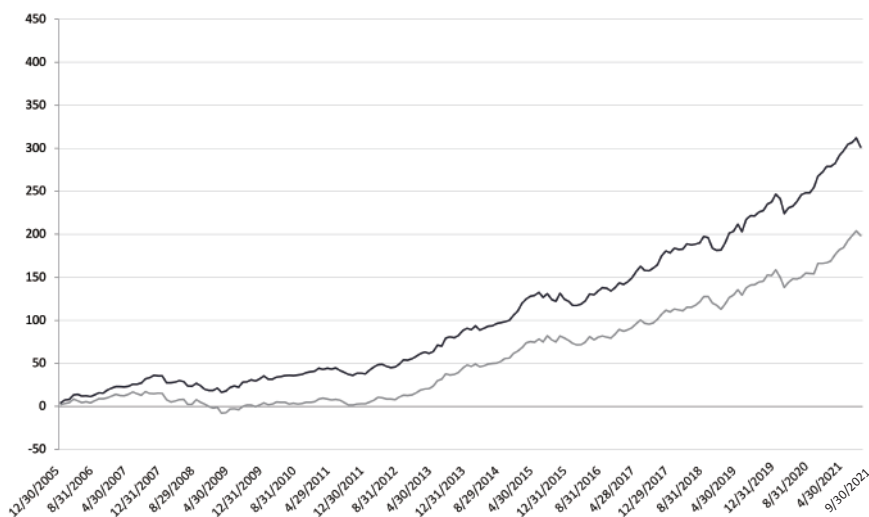
Developed Markets	30.87%
Emerging Markets	19.15%
Domestic Markets	9.38%
Fixed Income	29.26%
Commodities	11.34%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 65% held in the FTSE All-World Index and 35% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P4 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-0.73%	1.95%	Total Return (Annualized)	16.42%	15.82%
Standard Deviation (Annualized)	6.33%	4.62%	Standard Deviation (Annualized)	8.44%	9.17%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	14.37%	16.30%	Total Return (Annualized)	12.92%	10.54%
Standard Deviation (Annualized)	7.08%	6.46%	Standard Deviation (Annualized)	8.88%	9.29%

## Holdings - Portfolio P4

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Asia 50 ETF	IAA AU	22.53%	AU000000IAA6	AUD
Vanguard Total US Market	VTI US	17.99%	US9229087690	USD
iShares Europe	VEQ AU	11.82%	AU000000VEQ7	AUD
SPDR Aust Bond Fund ETF	BOND AU	10.15%	AU000000BOND4	AUD
Russell Invest Corp Bond ETF	RCB AU	9.59%	AU000000RCB1	AUD
Vanguard Aust Shares ETF	VAS AU	8.01%	AU000000VAS1	AUD
BetaShares Gold Bullion ETF	QAU AU	8.00%	AU000000QAU7	AUD
iShares Core Cash ETF	BILL AU	4.98%	AU000000BILL3	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.92%	AU000000VGE8	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.00%	US0032611040	USD

The total expense ratio of the portfolio is 0.30%.

## Asset Class



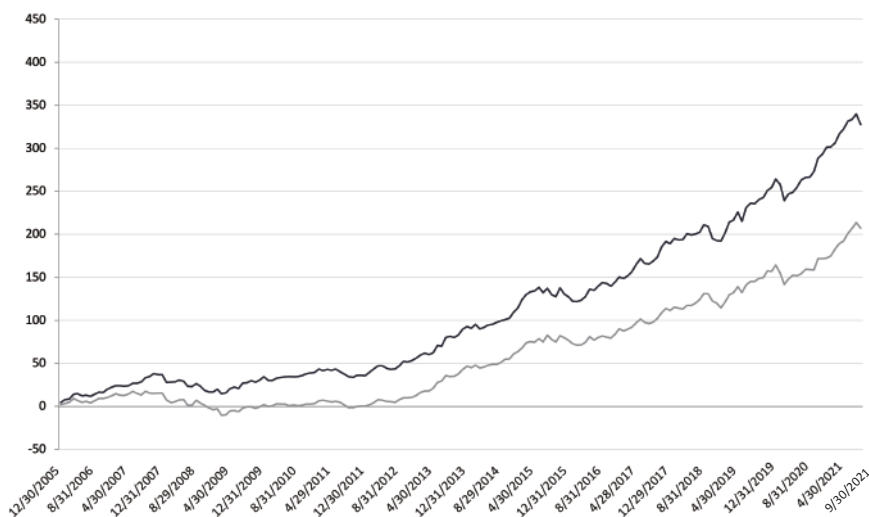
Developed Markets	40.52%
Emerging Markets	15.74%
Domestic Markets	8.01%
Fixed Income	24.72%
Commodities	11.00%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 70% held in the FTSE All-World Index and 30% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P5 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-0.82%	2.09%	Total Return (Annualized)	17.83%	16.90%
Standard Deviation (Annualized)	6.83%	4.97%	Standard Deviation (Annualized)	9.26%	9.88%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	15.76%	17.60%	Total Return (Annualized)	13.64%	10.91%
Standard Deviation (Annualized)	7.68%	6.95%	Standard Deviation (Annualized)	9.77%	10.00%

## Holdings - Portfolio P5

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
iShares Asia 50 ETF	IAA AU	25.00%	AU000000IAA6	AUD
Vanguard Total US Market	VTI US	22.27%	US9229087690	USD
iShares Europe	VEQ AU	12.70%	AU000000VEQ7	AUD
SPDR Aust Bond Fund ETF	BOND AU	8.49%	AU000000BOND4	AUD
BetaShares Gold Bullion ETF	QAU AU	8.00%	AU000000QAU7	AUD
Russell Invest Corp Bond ETF	RCB AU	7.67%	AU000000RCB1	AUD
Vanguard Aust Shares ETF	VAS AU	6.87%	AU000000VAS1	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.00%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	3.00%	AU000000BILL3	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.00%	US0032611040	USD

The total expense ratio of the portfolio is 0.30%.

## Asset Class



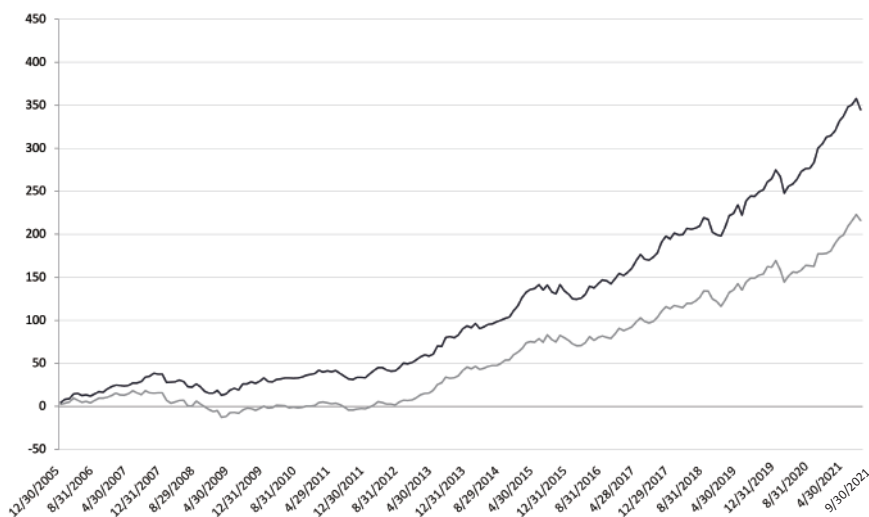
Developed Markets	47.27%
Emerging Markets	15.70%
Domestic Markets	6.87%
Fixed Income	19.16%
Commodities	11.00%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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 All-World Index and 25% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P6 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-0.67%	2.24%	Total Return (Annualized)	18.83%	17.98%
Standard Deviation (Annualized)	7.01%	5.32%	Standard Deviation (Annualized)	9.86%	10.58%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	16.96%	18.91%	Total Return (Annualized)	14.10%	11.29%
Standard Deviation (Annualized)	8.02%	7.45%	Standard Deviation (Annualized)	10.31%	10.72%

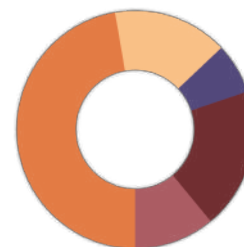
## Holdings - Portfolio P6

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	26.46%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	25.00%	AU000000IAA6	AUD
iShares Europe	VEQ AU	13.54%	AU000000VEQ7	AUD
BetaShares Gold Bullion ETF	QAU AU	8.00%	AU000000QAU7	AUD
SPDR Aust Bond Fund ETF	BOND AU	6.66%	AU000000BOND4	AUD
Vanguard Aust Shares ETF	VAS AU	5.75%	AU000000VAS1	AUD
Russell Invest Corp Bond ETF	RCB AU	5.59%	AU000000RCB1	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.00%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	3.00%	AU000000BILL3	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.00%	US0032611040	USD

The total expense ratio of the portfolio is 0.29%.

## Asset Class



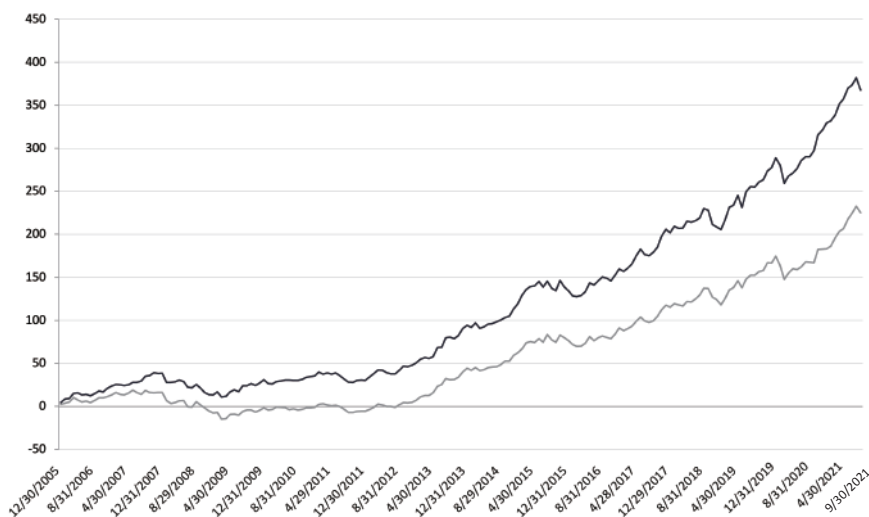
Developed Markets	51.46%
Emerging Markets	16.54%
Domestic Markets	5.75%
Fixed Income	15.25%
Commodities	11.00%

## Performance

2005/1/31 to 2021/9/30 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 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.

**Past performance is not an indicator of future performance.**

B = composite benchmark reflecting performance since inception date of 80% held in the FTSE All-World Index and 20% held in the Bloomberg AusBond Composite 0-3 Year and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

SP Asia 50 Net TR Index	SPAS50NT Index	SP ASX Fixed Int TR Index	SPBDASXT Index
FTSE Emg Markets All Cap China A Net Tax Index	FQEACNAU Index	Deutsche Bank 0-4 Aust Corp Bond Index	DBLNAUCO Index
FTSE Dev All Cap Index	ACDEUNAU Index	SP ASX 200 Index	AS51 Index
CRSP US Total Market Index	CRSPTMT Index	LBMA Gold Price AM USD	GOLDLNAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index

## AU P7 vs Benchmark

Performance in % as of 30/9/2021

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-0.47%	2.38%	Total Return (Annualized)	20.20%	19.08%
Standard Deviation (Annualized)	7.30%	5.68%	Standard Deviation (Annualized)	10.73%	11.29%
1 YEARS	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	18.59%	20.24%	Total Return (Annualized)	14.71%	11.67%
Standard Deviation (Annualized)	8.53%	7.95%	Standard Deviation (Annualized)	11.13%	11.43%

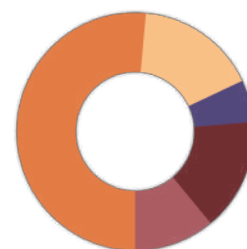
## Holdings - Portfolio P7

as of 30/9/2021

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	32.28%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	25.00%	AU000000IAA6	AUD
iShares Europe	VEQ AU	14.61%	AU000000VEQ7	AUD
BetaShares Gold Bullion ETF	QAU AU	8.00%	AU000000QAU7	AUD
Vanguard Aust Shares ETF	VAS AU	4.10%	AU000000VAS1	AUD
SPDR Aust Bond Fund ETF	BOND AU	4.01%	AU000000BOND4	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.00%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	3.00%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	3.00%	AU000000RCB1	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.00%	US0032611040	USD

The total expense ratio of the portfolio is 0.28%.

## Asset Class



Developed Markets	57.28%
Emerging Markets	17.61%
Domestic Markets	4.10%
Fixed Income	10.01%
Commodities	11.00%