



BRITE ADVISORY GROUP LTD

## ESG Portfolios 1-5 Asset Breakdown

Performance

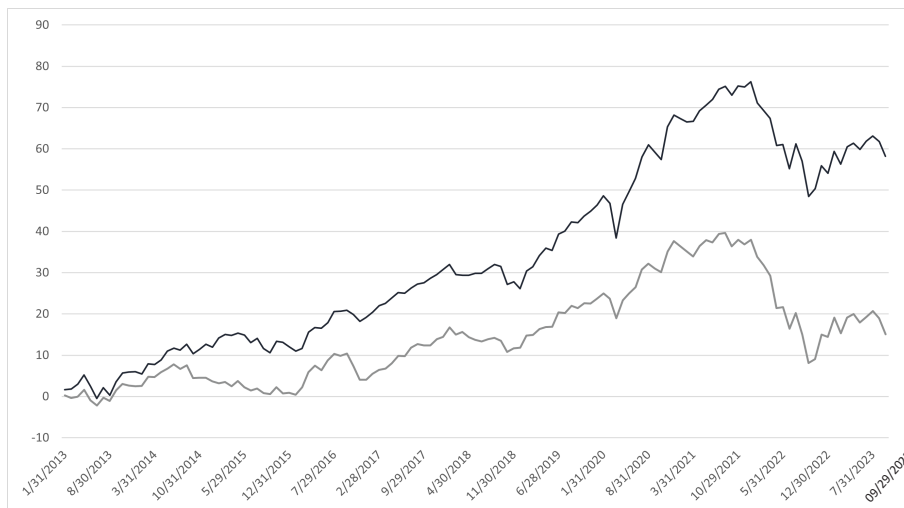
2013/1/31 to 2023/09/29

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

Benchmark: MSCI World ESG Leaders Net Return Index / Bloomberg MSCI Global Aggregate ESG Weighted Index - 20/80

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.

Minimum investment is US\$20,000.



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 20% held in the MSCI World ESG Leaders Net Return Index and 80% held in the MSCI World ESG Leaders Net Return Index and does not include any annual rebalancing.

Proxy Holdings For Backtesting

|   |          |  |          |
|---|----------|--|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | NU723912 | L&G Asia Pacific ex Japan Equity UCITS ETF       | SFWPJUN  |
| XTRACKERS MSCI UK ESG                               | NU732026 | iShares USD TIPS UCITS ETF USD (Acc)             | BCIT1T   |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | NU721420 | ICE US Treasury 1-3 Year index                   | IDCOT14  |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | NE721421 | SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF | I35146U5 |

ESG 1 vs Benchmark

Performance in % as of 29/09/2023

| 3 MONTHS                        | Portfolio | Benchmark | 5 YEARS                         | Portfolio | Benchmark |
|---------------------------------|-----------|-----------|---------------------------------|-----------|-----------|
| Total Return                    | -1.79%    | -3.18%    | Total Return (Annualized)       | 5.53%     | 0.62%     |
| Standard Deviation (Annualized) | 5.26%     | 6.31%     | Standard Deviation (Annualized) | 6.37%     | 6.34%     |
| 1 YEAR                          | Portfolio | Benchmark | 8 YEARS                         | Portfolio | Benchmark |
| Total Return                    | 5.19%     | 6.26%     | Total Return (Annualized)       | 6.68%     | 2.62%     |
| Standard Deviation (Annualized) | 6.20%     | 7.85%     | Standard Deviation (Annualized) | 5.45%     | 5.73%     |

Holdings - Portfolio ESG 1

as of 29/09/2023

| Holdings Name                                       | Symbol  | Weightings | ISIN         | Currency |
|---|---------|------------|--------------|----------|
| iShares USD TIPS UCITS ETF USD (Acc)                | IDTP    | 26.67%     | IE00B1FZSC47 | USD      |
| ICE US Treasury 1-3 Year index                      | IDBT    | 26.67%     | IE00B14X4571 | USD      |
| SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF    | USCR    | 26.67%     | IE00BLF7VX27 | USD      |
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | EDMU    | 10.00%     | IE00BHFPJ908 | USD      |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | SLMA    | 4.26%      | IE00BFNM3B99 | EUR      |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | SAJP    | 3.00%      | IE00BFNM3L97 | USD      |
| XTRACKERS MSCI UK ESG                               | DBXZ TH | 2.03%      | LU0292097747 | EUR      |
| L&G Asia Pacific ex Japan Equity UCITS ETF          | LGAP    | 0.71%      | IE00BFXR5W90 | USD      |

Asset Class



|                   |        |
|-------------------|--------|
| Developed Markets | 20.00% |
| Fixed Income      | 80.00% |

The total expense ratio of the portfolio is 0.11%.

### Performance

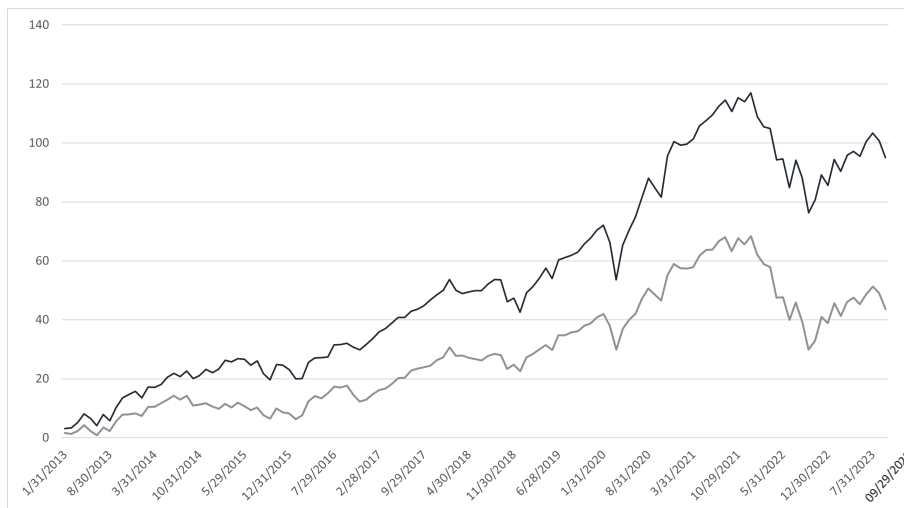
2013/1/31 to 2023/09/29

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

Benchmark: MSCI World ESG Leaders Net Return Index / Bloomberg MSCI Global Aggregate ESG Weighted Index - 40/60

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.

Minimum investment is US\$20,000.



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 40% held in the MSCI World ESG Leaders Net Return Index and 60% held in the MSCI World ESG Leaders Net Return Index and does not include any annual rebalancing.

#### Proxy Holdings For Backtesting

|   |          |  |          |
|---|----------|--|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | NU723912 | L&G Asia Pacific ex Japan Equity UCITS ETF       | SFWPJUN  |
| XTRACKERS MSCI UK ESG                               | NU732026 | iShares USD TIPS UCITS ETF USD (Acc)             | BC1T1T   |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | NU721420 | ICE US Treasury 1-3 Year index                   | IDCOT14  |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | NE721421 | SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF | I35146U5 |

### ESG 2 vs Benchmark

Performance in % as of 29/09/2023

| 3 MONTHS                        | Portfolio | Benchmark | 5 YEARS                         | Portfolio | Benchmark |
|---------------------------------|-----------|-----------|---------------------------------|-----------|-----------|
| Total Return                    | -2.14%    | -2.90%    | Total Return (Annualized)       | 7.46%     | 3.76%     |
| Standard Deviation (Annualized) | 6.39%     | 7.05%     | Standard Deviation (Annualized) | 9.16%     | 8.62%     |
| 1 YEAR                          | Portfolio | Benchmark | 8 YEARS                         | Portfolio | Benchmark |
| Total Return                    | 8.95%     | 9.84%     | Total Return (Annualized)       | 9.40%     | 5.78%     |
| Standard Deviation (Annualized) | 7.90%     | 8.99%     | Standard Deviation (Annualized) | 7.92%     | 7.50%     |

### Holdings - Portfolio ESG 2

as of 29/09/2023

| Holdings Name                                       | Symbol  | Weightings | ISIN         | Currency |
|---|---------|------------|--------------|----------|
| iShares USD TIPS UCITS ETF USD (Acc)                | IDTP    | 20.00%     | IE00B1FZSC47 | USD      |
| ICE US Treasury 1-3 Year index                      | IDBT    | 20.00%     | IE00B14X4571 | USD      |
| SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF    | USCR    | 20.00%     | IE00BLF7VX27 | USD      |
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | EDMU    | 20.00%     | IE00BHZPJ908 | USD      |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | SLMA    | 8.52%      | IE00BFNM3B99 | EUR      |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | SAJP    | 6.01%      | IE00BFNM3L97 | USD      |
| XTRACKERS MSCI UK ESG                               | DBXZ TH | 4.05%      | LU0292097747 | EUR      |
| L&G Asia Pacific ex Japan Equity UCITS ETF          | LGAP    | 1.41%      | IE00BFXR5W90 | USD      |

### Asset Class



|                   |        |
|-------------------|--------|
| Developed Markets | 40.00% |
| Fixed Income      | 60.00% |

The total expense ratio of the portfolio is 0.11%.

### Performance

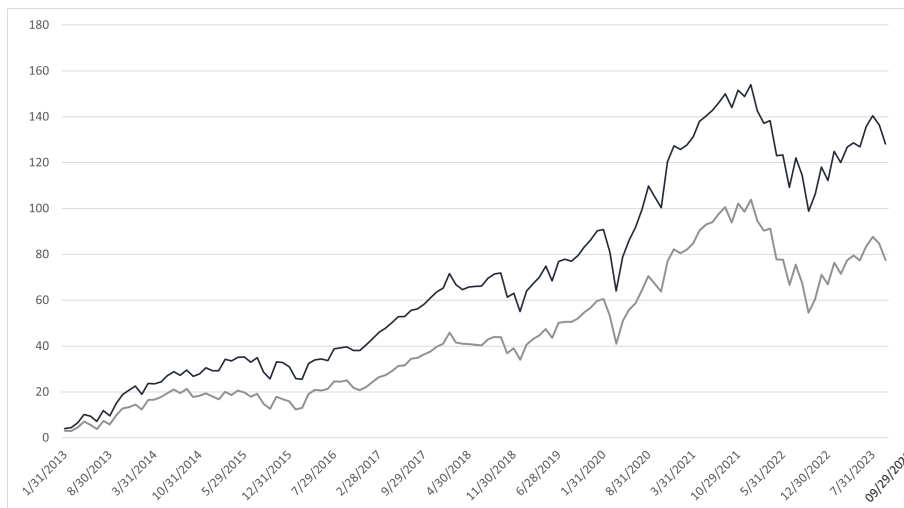
2013/1/31 to 2023/09/29

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

Benchmark: MSCI World ESG Leaders Net Return Index / Bloomberg MSCI Global Aggregate ESG Weighted Index - 60/40

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Minimum investment is US\$20,000.



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 MSCI World ESG Leaders Net Return Index and 40% held in the MSCI World ESG Leaders Net Return Index and does not include any annual rebalancing.

#### Proxy Holdings For Backtesting

|   |          |  |          |
|---|----------|--|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | NU723912 | L&G Asia Pacific ex Japan Equity UCITS ETF       | SFWPJUN  |
| XTRACKERS MSCI UK ESG                               | NU732026 | iShares USD TIPS UCITS ETF USD (Acc)             | BCIT1T   |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | NU721420 | ICE US Treasury 1-3 Year index                   | IDCOT14  |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | NE721421 | SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF | I35146U5 |

### ESG 3 vs Benchmark

Performance in % as of 29/09/2023

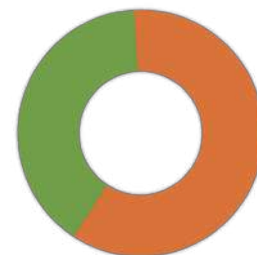
| 3 MONTHS                        | Portfolio | Benchmark | 5 YEARS                         | Portfolio | Benchmark |
|---------------------------------|-----------|-----------|---------------------------------|-----------|-----------|
| Total Return                    | -2.51%    | -2.63%    | Total Return (Annualized)       | 9.31%     | 7.00%     |
| Standard Deviation (Annualized) | 7.79%     | 8.11%     | Standard Deviation (Annualized) | 12.20%    | 11.63%    |
| 1 YEAR                          | Portfolio | Benchmark | 8 YEARS                         | Portfolio | Benchmark |
| Total Return                    | 12.74%    | 13.45%    | Total Return (Annualized)       | 11.87%    | 9.04%     |
| Standard Deviation (Annualized) | 10.12%    | 10.73%    | Standard Deviation (Annualized) | 10.57%    | 10.02%    |

### Holdings - Portfolio ESG 3

as of 29/09/2023

| Holdings Name                                       | Symbol  | Weightings | ISIN         | Currency |
|---|---------|------------|--------------|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | EDMU    | 30.00%     | IE00BHZPJ908 | USD      |
| SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF    | USCR    | 13.33%     | IE00BLF7VX27 | USD      |
| ICE US Treasury 1-3 Year index                      | IDBT    | 13.33%     | IE00B14X4S71 | USD      |
| iShares USD TIPS UCITS ETF USD (Acc)                | IDTP    | 13.33%     | IE00B1FZSC47 | USD      |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | SLMA    | 12.78%     | IE00BFNM3B99 | EUR      |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | SAJP    | 9.01%      | IE00BFNM3L97 | USD      |
| XTRACKERS MSCI UK ESG                               | DBXZ TH | 6.08%      | LU0292097747 | EUR      |
| L&G Asia Pacific ex Japan Equity UCITS ETF          | LGAP    | 2.12%      | IE00BFXR5W90 | USD      |

### Asset Class



|                   |        |
|-------------------|--------|
| Developed Markets | 60.00% |
| Fixed Income      | 40.00% |

The total expense ratio of the portfolio is 0.11%.

### Performance

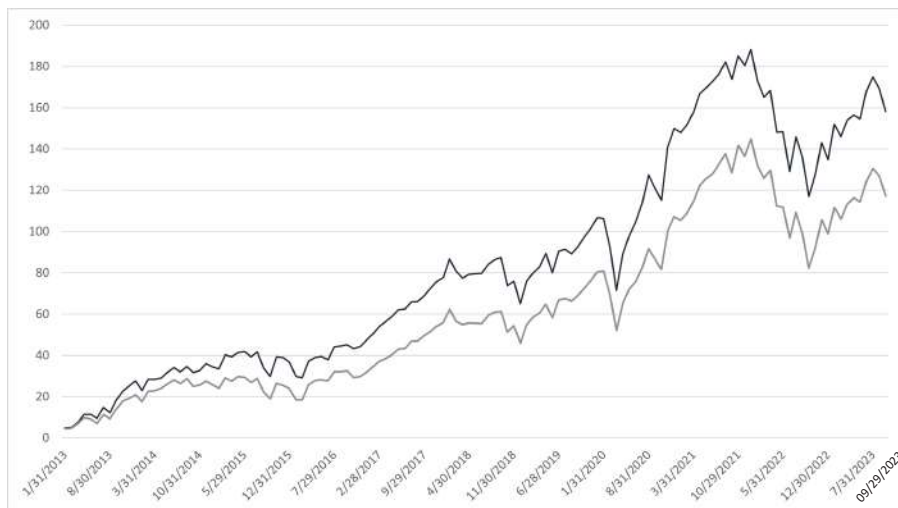
2013/1/31 to 2023/09/29

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

Benchmark: MSCI World ESG Leaders Net Return Index / Bloomberg MSCI Global Aggregate ESG Weighted Index - 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.

Minimum investment is US\$20,000.



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 MSCI World ESG Leaders Net Return Index and 20% held in the MSCI World ESG Leaders Net Return Index and does not include any annual rebalancing.

#### Proxy Holdings For Backtesting

|   |          |  |          |
|---|----------|--|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | NU723912 | L&G Asia Pacific ex Japan Equity UCITS ETF       | SFWPJUN  |
| XTRACKERS MSCI UK ESG                               | NU732026 | iShares USD TIPS UCITS ETF USD (Acc)             | BC1T1T   |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | NU721420 | ICE US Treasury 1-3 Year index                   | IDCOT14  |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | NE721421 | SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF | I35146U5 |

### ESG 4 vs Benchmark

Performance in % as of 29/09/2023

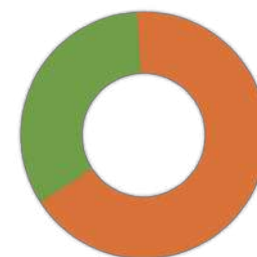
| 3 MONTHS                        | Portfolio | Benchmark | 5 YEARS                         | Portfolio | Benchmark |
|---------------------------------|-----------|-----------|---------------------------------|-----------|-----------|
| Total Return                    | -2.88%    | -2.36%    | Total Return (Annualized)       | 11.09%    | 10.33%    |
| Standard Deviation (Annualized) | 9.36%     | 9.38%     | Standard Deviation (Annualized) | 15.17%    | 14.93%    |
| 1 YEAR                          | Portfolio | Benchmark | 8 YEARS                         | Portfolio | Benchmark |
| Total Return                    | 16.58%    | 17.10%    | Total Return (Annualized)       | 14.14%    | 12.40%    |
| Standard Deviation (Annualized) | 12.58%    | 12.83%    | Standard Deviation (Annualized) | 13.12%    | 12.86%    |

### Holdings - Portfolio ESG 4

as of 29/09/2023

| Holdings Name                                       | Symbol  | Weightings | ISIN         | Currency |
|---|---------|------------|--------------|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | EDMU    | 40.00%     | IE00BHJP908  | USD      |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | SLMA    | 17.05%     | IE00BFNM3B99 | EUR      |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | SAJP    | 12.02%     | IE00BFNM3L97 | USD      |
| XTRACKERS MSCI UK ESG                               | DBXZ TH | 8.11%      | LU0292097747 | EUR      |
| iShares USD TIPS UCITS ETF USD (Acc)                | IDTP    | 6.67%      | IE00B1FZSC47 | USD      |
| ICE US Treasury 1-3 Year index                      | IDBT    | 6.67%      | IE00B14X4S71 | USD      |
| SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF    | USCR    | 6.67%      | IE00BLF7VX27 | USD      |
| L&G Asia Pacific ex Japan Equity UCITS ETF          | LGAP    | 2.82%      | IE00BFXR5W90 | USD      |

### Asset Class



|                   |        |
|-------------------|--------|
| Developed Markets | 80.00% |
| Fixed Income      | 20.00% |

The total expense ratio of the portfolio is 0.11%.

## Performance

2013/1/31 to 2023/09/29

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

Benchmark: MSCI World ESG Leaders Net Return Index / Bloomberg MSCI Global Aggregate ESG Weighted Index - 95/05

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.

Minimum investment is US\$20,000.



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 95% held in the MSCI World ESG Leaders Net Return Index and 5% held in the MSCI World ESG Leaders Net Return Index and does not include any annual rebalancing.

### Proxy Holdings For Backtesting

|   |          |  |          |
|---|----------|--|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | NU723912 | L&G Asia Pacific ex Japan Equity UCITS ETF       | SFWPJUN  |
| XTRACKERS MSCI UK ESG                               | NU732026 | iShares USD TIPS UCITS ETF USD (Acc)             | BCIT1T   |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | NU721420 | ICE US Treasury 1-3 Year index                   | IDCOT14  |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | NE721421 | SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF | I35146U5 |

## ESG 5 vs Benchmark

Performance in % as of 29/09/2023

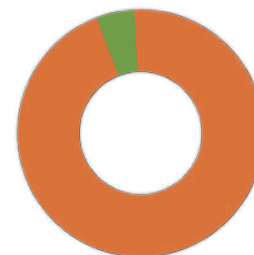
| 3 MONTHS                        | Portfolio | Benchmark | 5 YEARS                         | Portfolio | Benchmark |
|---------------------------------|-----------|-----------|---------------------------------|-----------|-----------|
| Total Return                    | -3.16%    | -2.16%    | Total Return (Annualized)       | 12.39%    | 12.91%    |
| Standard Deviation (Annualized) | 10.59%    | 10.42%    | Standard Deviation (Annualized) | 17.30%    | 17.51%    |
| 1 YEAR                          | Portfolio | Benchmark | 8 YEARS                         | Portfolio | Benchmark |
| Total Return                    | 19.48%    | 19.85%    | Total Return (Annualized)       | 15.73%    | 14.99%    |
| Standard Deviation (Annualized) | 14.51%    | 14.54%    | Standard Deviation (Annualized) | 14.94%    | 15.09%    |

## Holdings - Portfolio ESG 5

as of 29/09/2023

| Holdings Name                                       | Symbol  | Weightings | ISIN         | Currency |
|---|---------|------------|--------------|----------|
| iShares MSCI USA ESG Enhanced UCITS ETF USD (Acc)   | EDMU    | 47.50%     | IE00BHZPJ908 | USD      |
| iShares MSCI EMU ESG Screened UCITS ETF EUR (Acc)   | SLMA    | 20.24%     | IE00BFNM3B99 | EUR      |
| iShares MSCI Japan ESG Screened UCITS ETF USD (Acc) | SAJP    | 14.27%     | IE00BFNM3L97 | USD      |
| XTRACKERS MSCI UK ESG                               | DBXZ TH | 9.63%      | LU0292097747 | EUR      |
| L&G Asia Pacific ex Japan Equity UCITS ETF          | LGAP    | 3.35%      | IE00BFXR5W90 | USD      |
| ICE US Treasury 1-3 Year index                      | IDBT    | 1.67%      | IE00B14X4S71 | USD      |
| SPDR Bloomberg SASB U.S. Corporate ESG UCITS ETF    | USCR    | 1.67%      | IE00BLF7VX27 | USD      |
| iShares USD TIPS UCITS ETF USD (Acc)                | IDTP    | 1.67%      | IE00B1FZSC47 | USD      |

## Asset Class



|                   |        |
|-------------------|--------|
| Developed Markets | 95.00% |
| Fixed Income      | 5.00%  |

The total expense ratio of the portfolio is 0.10%.