



BRITE ADVISORY GROUP LTD

AUD Portfolios 1-7  
Asset Breakdown

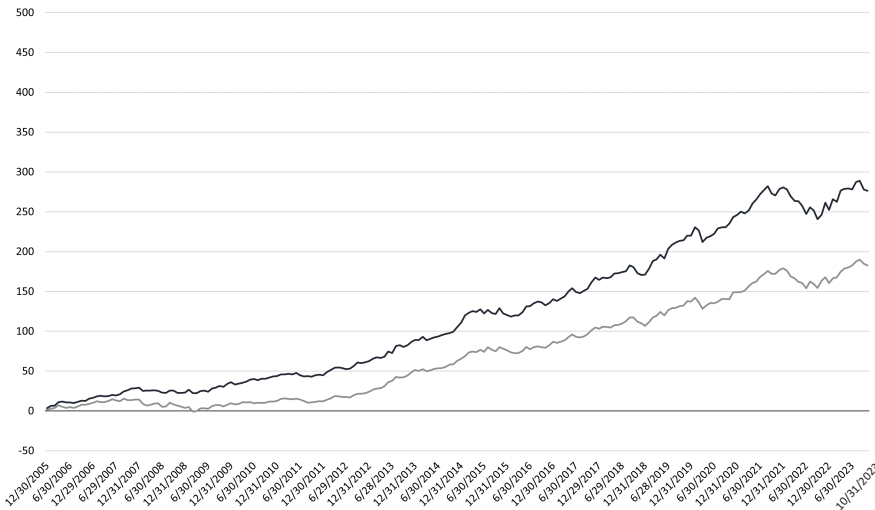
Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 50% held in the FTSE All-World Index and 50% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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
		iShares Global REIT ETF	RNXG Index

AU P1 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-2.77%	-1.71%	Total Return (Annualized)	10.80%	8.85%
Standard Deviation (Annualized)	6.64%	4.76%	Standard Deviation (Annualized)	8.46%	7.76%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	9.54%	7.15%	Total Return (Annualized)	12.14%	9.86%
Standard Deviation (Annualized)	7.36%	5.72%	Standard Deviation (Annualized)	7.44%	6.83%

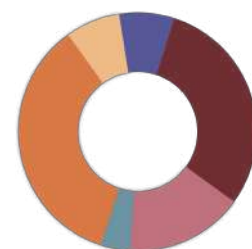
Holdings - Portfolio P1

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
SPDR Aust Bond Fund ETF	BOND AU	21.00%	AU000008BOND4	AUD
Vanguard Total US Market	VTI US	20.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	15.08%	AU000000IAA6	AUD
BetaShares Gold Bullion ETF	QAU AU	12.00%	AU000000QAU7	AUD
Vanguard Aust Shares ETF	VAS AU	7.50%	AU000000VAS1	AUD
iShares Europe	VEQ AU	5.54%	AU000000VEQ7	AUD
iShares Core Cash ETF	BILL AU	4.50%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	4.50%	AU000000RCB1	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	4.00%	US0032611040	USD
iShares Global REIT ETF	REET US	4.00%	US46434V6478	USD
Vanguard FTSE Emg Market ETF	VGE AU	1.88%	AU000000VGE8	AUD

The total expense ratio of the portfolio is 0.27%.

Asset Class



Developed Markets	35.08%
Emerging Markets	7.42%
Domestic Markets	7.50%
Fixed Income	30.00%
Commodities	16.00%
Real Estate	4.00%

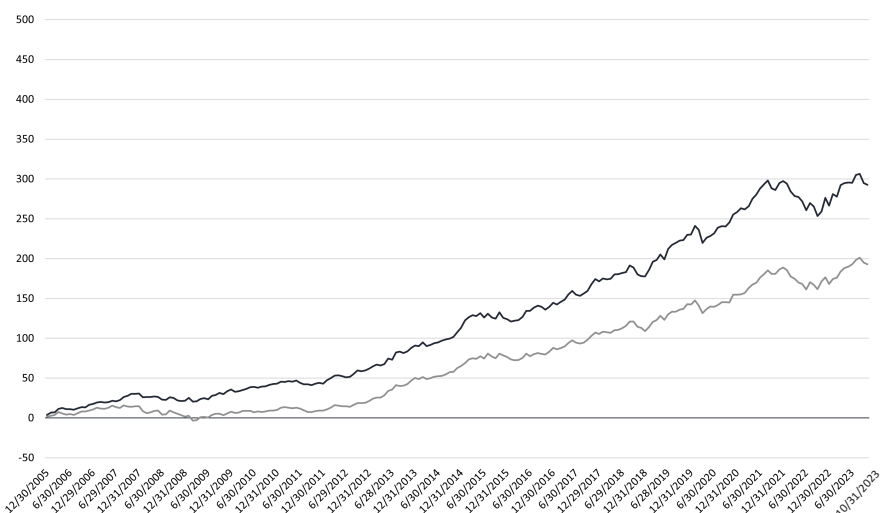
## Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 55% held in the FTSE All-World Index and 45% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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
		iShares Global REIT ETF	RNXG Index

## AU P2 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-3.02%	-1.92%	Total Return (Annualized)	11.41%	9.62%
Standard Deviation (Annualized)	6.92%	5.18%	Standard Deviation (Annualized)	9.02%	8.52%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	10.16%	7.64%	Total Return (Annualized)	12.74%	10.43%
Standard Deviation (Annualized)	7.68%	6.23%	Standard Deviation (Annualized)	7.94%	7.49%

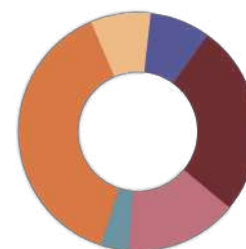
## Holdings - Portfolio P2

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	22.00%	US9229087690	USD
SPDR Aust Bond Fund ETF	BOND AU	18.20%	AU00000BOND4	AUD
iShares Asia 50 ETF	IAA AU	16.59%	AU000000IAA6	AUD
BetaShares Gold Bullion ETF	QAU AU	11.40%	AU000000QAU7	AUD
Vanguard Aust Shares ETF	VAS AU	8.25%	AU000000VAS1	AUD
iShares Europe	VEQ AU	6.10%	AU000000VEQ7	AUD
iShares Core Cash ETF	BILL AU	3.90%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	3.90%	AU000000RCB1	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.80%	US0032611040	USD
iShares Global REIT ETF	REET US	3.80%	US46434V6478	USD
Vanguard FTSE Emg Market ETF	VGE AU	2.06%	AU000000VGE8	AUD

The total expense ratio of the portfolio is 0.27%

## Asset Class



Developed Markets	38.59%
Emerging Markets	8.16%
Domestic Markets	8.25%
Fixed Income	26.00%
Commodities	15.20%
Real Estate	3.80%

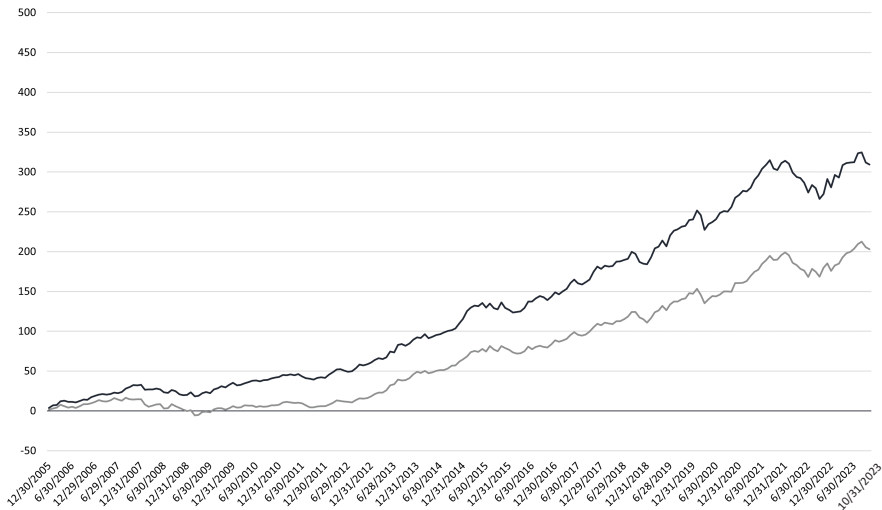
Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 60% held in the FTSE All-World Index and 40% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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	CRSPMTM 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
		iShares Global REIT ETF	RNXG Index

AU P3 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-3.27%	-2.13%	Total Return (Annualized)	12.02%	10.40%
Standard Deviation (Annualized)	7.21%	5.60%	Standard Deviation (Annualized)	9.61%	9.28%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	10.78%	8.14%	Total Return (Annualized)	13.35%	11.01%
Standard Deviation (Annualized)	8.02%	6.75%	Standard Deviation (Annualized)	8.47%	8.16%

Holdings - Portfolio P3

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	24.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	18.10%	AU000000IAA6	AUD
SPDR Aust Bond Fund ETF	BOND AU	15.40%	AU000000BOND4	AUD
BetaShares Gold Bullion ETF	QAU AU	10.80%	AU000000QAU7	AUD
Vanguard Aust Shares ETF	VAS AU	9.00%	AU000000VAS1	AUD
iShares Europe	VEQ AU	6.65%	AU000000VEQ7	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.60%	US0032611040	USD
iShares Global REIT ETF	REET US	3.60%	US46434V6478	USD
iShares Core Cash ETF	BILL AU	3.30%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	3.30%	AU000000RCB1	AUD
Vanguard FTSE Emg Market ETF	VGE AU	2.25%	AU000000VGE8	AUD

The total expense ratio of the portfolio is 0.27%.

Asset Class



Developed Markets	42.10%
Emerging Markets	8.90%
Domestic Markets	9.00%
Fixed Income	22.00%
Commodities	14.40%
Real Estate	3.60%

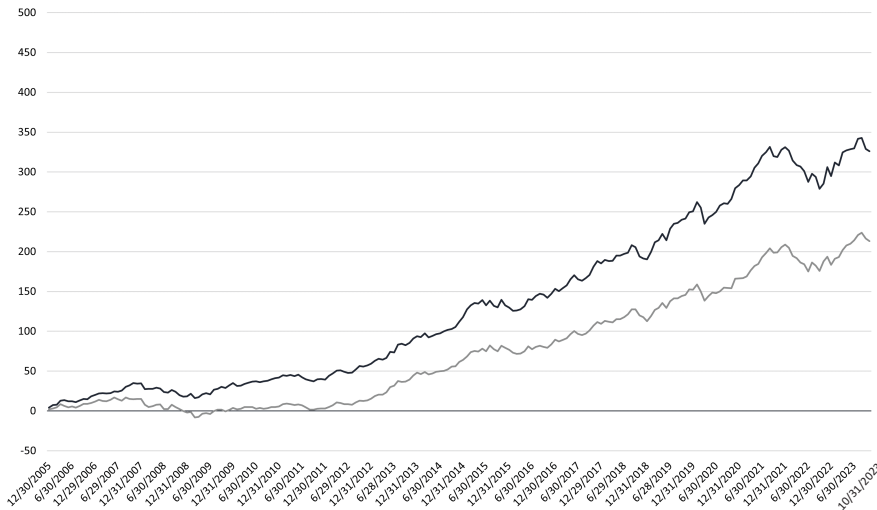
Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 65% held in the FTSE All-World Index and 35% held in the Bloomberg AusBond Composite 0-3 Year.

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	GOLDNLAM Index
SP/ASX Bank Bill TR Index	SPBDABBT Index	Aberdeen Standard All Commodity Strategy K-1 ETF	BCOMTR Index
		iShares Global REIT ETF	RNXG Index

AU P4 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-3.53%	-2.35%	Total Return (Annualized)	12.64%	11.19%
Standard Deviation (Annualized)	7.50%	6.03%	Standard Deviation (Annualized)	10.21%	10.04%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	11.40%	8.63%	Total Return (Annualized)	13.96%	11.59%
Standard Deviation (Annualized)	8.38%	7.26%	Standard Deviation (Annualized)	9.02%	8.83%

Holdings - Portfolio P4

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	28.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	21.11%	AU000000IAA6	AUD
Vanguard Aust Shares ETF	VAS AU	10.50%	AU000000VAS1	AUD
SPDR Aust Bond Fund ETF	BOND AU	9.80%	AU000000BOND4	AUD
BetaShares Gold Bullion ETF	QAU AU	9.60%	AU000000QAU7	AUD
iShares Europe	VEQ AU	7.76%	AU000000VEQ7	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.20%	US0032611040	USD
iShares Global REIT ETF	REET US	3.20%	US46434V6478	USD
Vanguard FTSE Emg Market ETF	VGE AU	2.63%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	2.10%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	2.10%	AU000000RCB1	AUD

The total expense ratio of the portfolio is 0.27%

Asset Class



Developed Markets	49.11%
Emerging Markets	10.39%
Domestic Markets	10.50%
Fixed Income	14.00%
Commodities	12.80%
Real Estate	3.20%

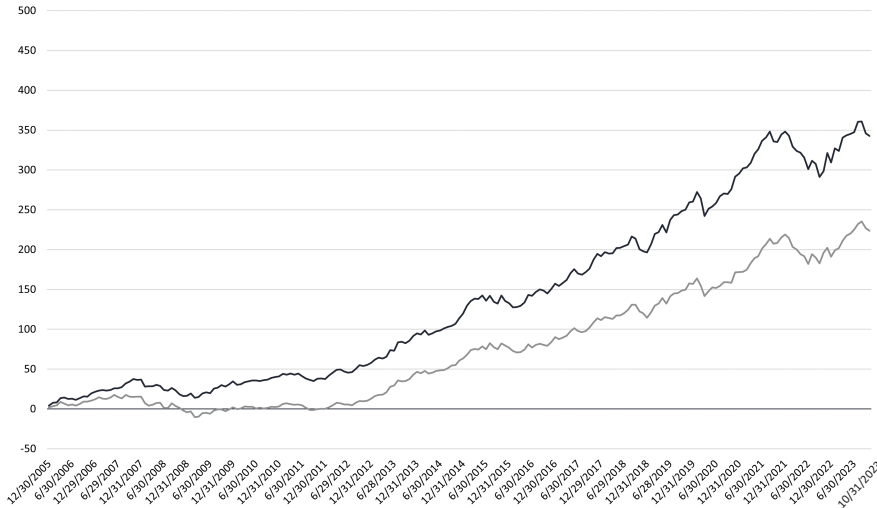
Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 70% held in the FTSE All-World Index and 30% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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	CRSPMT 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
		iShares Global REIT ETF	RNXG Index

AU P5 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-3.78%	-2.56%	Total Return (Annualized)	13.26%	11.98%
Standard Deviation (Annualized)	7.80%	6.45%	Standard Deviation (Annualized)	10.81%	10.81%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	12.02%	9.13%	Total Return (Annualized)	14.58%	12.17%
Standard Deviation (Annualized)	8.74%	7.78%	Standard Deviation (Annualized)	9.60%	9.51%

Holdings - Portfolio P5

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	32.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	24.13%	AU000000IAA6	AUD
Vanguard Aust Shares ETF	VAS AU	12.00%	AU000000VAS1	AUD
iShares Europe	VEQ AU	8.87%	AU000000VEQ7	AUD
BetaShares Gold Bullion ETF	QAU AU	8.40%	AU000000QAU7	AUD
SPDR Aust Bond Fund ETF	BOND AU	4.20%	AU000000BOND4	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.00%	AU000000VGE8	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	2.80%	US0032611040	USD
iShares Global REIT ETF	REET US	2.80%	US46434V6478	USD
iShares Core Cash ETF	BILL AU	0.90%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	0.90%	AU000000RCB1	AUD

The total expense ratio of the portfolio is 0.26%

Asset Class



Developed Markets	49.11%
Emerging Markets	10.39%
Domestic Markets	10.50%
Fixed Income	14.00%
Commodities	12.80%
Real Estate	3.20%

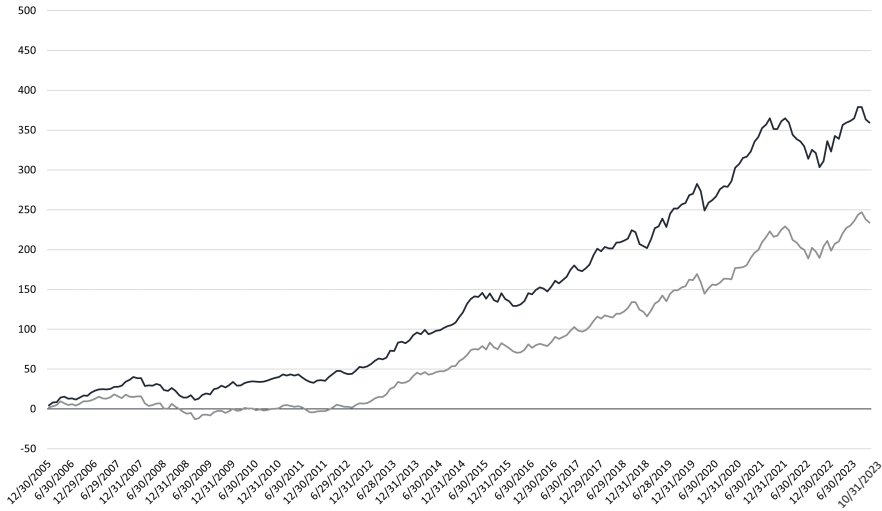
Performance

2005/12/31 to 2023/10/31 — 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.

Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 75% held in the FTSE All-World Index and 25% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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
		iShares Global REIT ETF	RNXG Index

AU P6 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-4.03%	-2.77%	Total Return (Annualized)	13.88%	12.77%
Standard Deviation (Annualized)	8.11%	6.88%	Standard Deviation (Annualized)	11.43%	11.57%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	12.64%	9.62%	Total Return (Annualized)	15.22%	12.76%
Standard Deviation (Annualized)	9.12%	8.30%	Standard Deviation (Annualized)	10.21%	10.18%

Holdings - Portfolio P6

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	30.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	22.62%	AU000000IAA6	AUD
Vanguard Aust Shares ETF	VAS AU	11.25%	AU000000VAS1	AUD
BetaShares Gold Bullion ETF	QAU AU	9.00%	AU000000QAU7	AUD
iShares Europe	VEQ AU	8.32%	AU000000VEQ7	AUD
SPDR Aust Bond Fund ETF	BOND AU	7.00%	AU000000BOND4	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	3.00%	US0032611040	USD
iShares Global REIT ETF	REET US	3.00%	US46434V6478	USD
Vanguard FTSE Emg Market ETF	VGE AU	2.81%	AU000000VGE8	AUD
iShares Core Cash ETF	BILL AU	1.50%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	1.50%	AU000000RCB1	AUD

The total expense ratio of the portfolio is 0.26%

Asset Class



Developed Markets	52.62%
Emerging Markets	11.13%
Domestic Markets	11.25%
Fixed Income	10.00%
Commodities	12.00%
Real Estate	3.00%

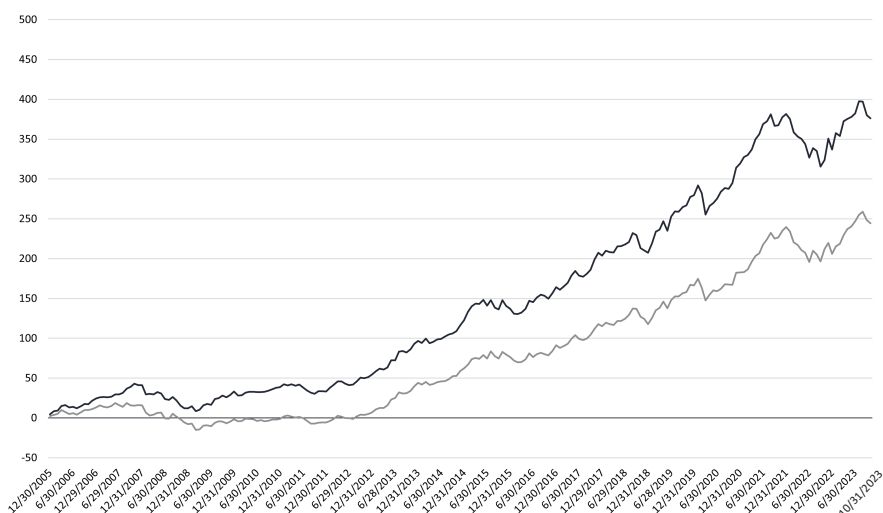
## Performance

2005/12/31 to 2023/10/31 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg AusBond Composite 0-3 Year - 80/20

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Minimum investment is AU\$20,000.



P=reflects hypothetical back tested performance which is fixed weight assuming a daily rebalancing without transaction costs.

Past performance is not an indicator of future performance.

B=composite benchmark reflecting performance which is fixed weight assuming a daily rebalancing since inception date of 80% held in the FTSE All-World Index and 20% held in the Bloomberg AusBond Composite 0-3 Year.

Proxy Holdings For Backtesting			
SP Asia 50 Net TR Index	SPASS0NT 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	CRSPMT 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
		iShares Global REIT ETF	RNXG Index

## AU P7 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-4.28%	-2.99%	Total Return (Annualized)	14.51%	13.58%
Standard Deviation (Annualized)	8.42%	7.30%	Standard Deviation (Annualized)	12.06%	12.33%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	13.26%	10.11%	Total Return (Annualized)	15.86%	13.35%
Standard Deviation (Annualized)	9.51%	8.82%	Standard Deviation (Annualized)	10.84%	10.85%

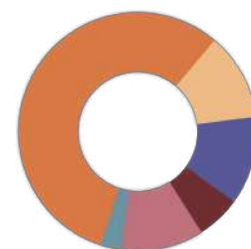
## Holdings - Portfolio P7

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Market	VTI US	32.00%	US9229087690	USD
iShares Asia 50 ETF	IAA AU	24.13%	AU000000IAA6	AUD
Vanguard Aust Shares ETF	VAS AU	12.00%	AU000000VAS1	AUD
iShares Europe	VEQ AU	8.87%	AU000000VEQ7	AUD
BetaShares Gold Bullion ETF	QAU AU	8.40%	AU000000QAU7	AUD
SPDR Aust Bond Fund ETF	BOND AU	4.20%	AU000000BOND4	AUD
Vanguard FTSE Emg Market ETF	VGE AU	3.00%	AU000000VGE8	AUD
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI	2.80%	US0032611040	USD
iShares Global REIT ETF	REET US	2.80%	US46434V6478	USD
iShares Core Cash ETF	BILL AU	0.90%	AU000000BILL3	AUD
Russell Invest Corp Bond ETF	RCB AU	0.90%	AU000000RCB1	AUD

The total expense ratio of the portfolio is 0.26%

## Asset Class



Developed Markets	56.13%
Emerging Markets	11.87%
Domestic Markets	12.00%
Fixed Income	6.00%
Commodities	11.20%
Real Estate	2.80%