



BRITE ADVISORY GROUP LTD

EUR Portfolios 1-7
Asset Breakdown

Performance

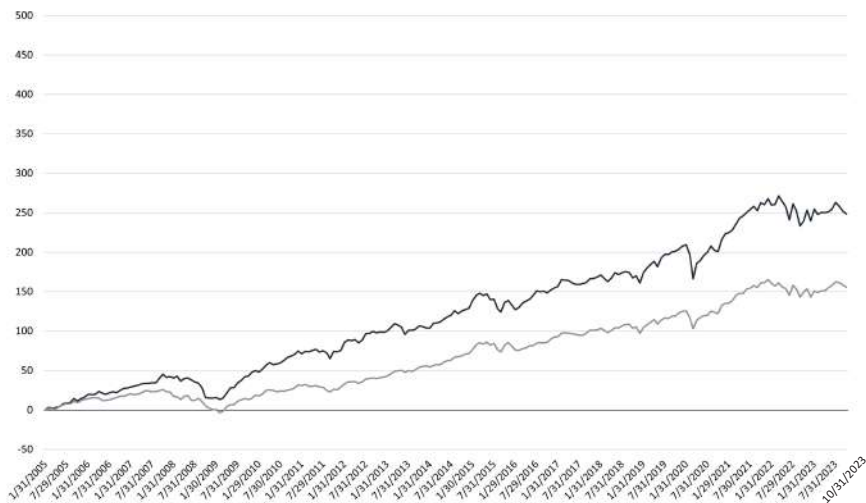
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P1 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-4.01%	-2.52%	Total Return (Annualized)	9.23%	7.17%
Standard Deviation (Annualized)	6.63%	5.35%	Standard Deviation (Annualized)	9.95%	8.58%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	3.22%	2.63%	Total Return (Annualized)	12.13%	9.09%
Standard Deviation (Annualized)	6.90%	5.85%	Standard Deviation (Annualized)	8.64%	7.76%

Holdings - Portfolio P1

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	24.95%	US9229087690	USD
iShares EUR CB	IEAC LN	16.50%	IE00B3F81R35	EUR
iShares MSCI Pacific ex JPN ETF	CPXJ NA	15.69%	IE00B52MJY50	EUR
iShares Gold Hedge ETF	CSGLDE SW	12.00%	CH0104136319	EUR
iShares FTSE 100 UCITS	ISFA NA	4.99%	IE0005042456	EUR
iShares Agg Bond	EUNA GY	4.50%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	4.50%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	4.50%	IE00B0M62X26	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	4.00%	US0032611040	USD
iShares Global REIT ETF	REET US	4.00%	US46434V6478	USD
iShares EMG ETF	EMIM NA	2.50%	IE00BKM4GZ66	EUR
Vanguard EU ex UK ETF	VERX NA	1.87%	IE00BKX55542	EUR

The total expense ratio of the portfolio is 0.16%.

Asset Class



Developed Markets	45.63%
Emerging Markets	2.50%
Domestic Markets	1.87%
Fixed Income	30.00%
Commodities	16.00%
Real Estate	4.00%

Performance

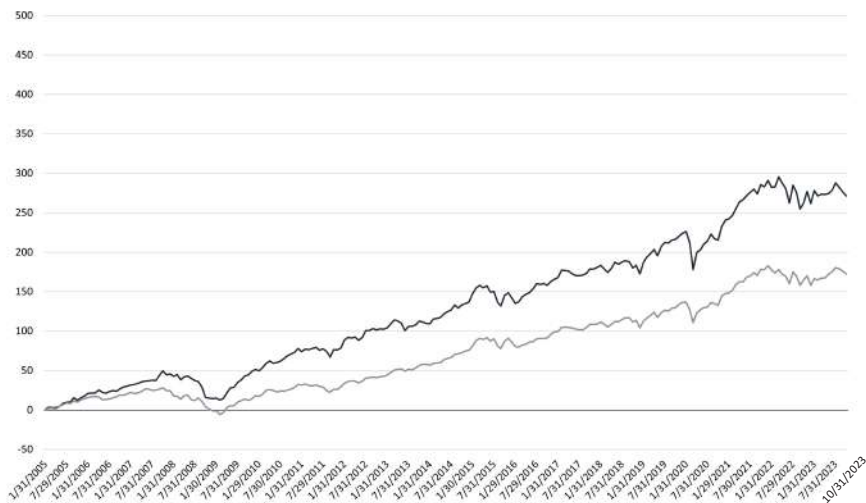
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P2 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-4.29%	-2.84%	Total Return (Annualized)	9.88%	8.01%
Standard Deviation (Annualized)	6.99%	5.85%	Standard Deviation (Annualized)	10.63%	9.41%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	3.17%	2.81%	Total Return (Annualized)	12.90%	9.92%
Standard Deviation (Annualized)	7.27%	6.39%	Standard Deviation (Annualized)	9.30%	8.52%

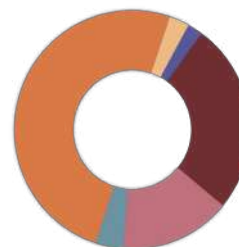
Holdings - Portfolio P2

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	27.45%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	17.26%	IE00B52MJY50	EUR
iShares EUR CB	IEAC LN	14.30%	IE00B3F81R35	EUR
iShares Gold Hedge ETF	CSGLDE SW	11.40%	CH0104136319	EUR
iShares FTSE 100 UCITS	ISFA NA	5.49%	IE0005042456	EUR
iShares Agg Bond	EUNA GY	3.90%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	3.90%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	3.90%	IE00B0M62X26	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	3.80%	US0032611040	USD
iShares Global REIT ETF	REET US	3.80%	US46434V6478	USD
iShares EMG ETF	EMIM NA	2.74%	IE00BKM4GZ66	EUR
Vanguard EU ex UK ETF	VERX NA	2.06%	IE00BKX55542	EUR

The total expense ratio of the portfolio is 0.15%.

Asset Class



Developed Markets	50.20%
Emerging Markets	2.74%
Domestic Markets	2.06%
Fixed Income	26.00%
Commodities	15.2%
Real Estate	3.80%

Performance

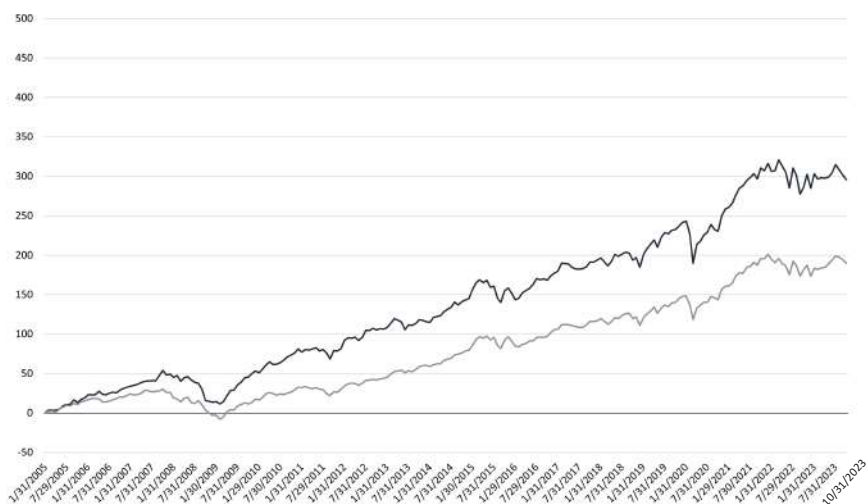
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P3 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS		5 YEARS	
	Portfolio	Benchmark	
Total Return	-4.56%	-3.15%	Total Return (Annualized)
Standard Deviation (Annualized)	7.36%	6.36%	10.54%
			8.86%
			11.32%
			10.25%
1 YEAR		15 YEARS	
	Portfolio	Benchmark	
Total Return	3.11%	2.98%	Total Return (Annualized)
Standard Deviation (Annualized)	7.66%	6.94%	13.69%
			10.75%
			9.98%
			9.28%

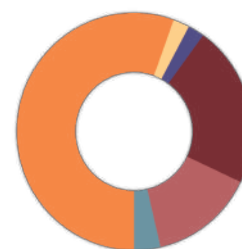
Holdings - Portfolio P3

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	29.94%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	18.83%	IE00B52MJY50	EUR
iShares EUR CB	IEAC LN	12.10%	IE00B3F81R35	EUR
iShares Gold Hedge ETF	CSGLDE SW	10.80%	CH0104136319	EUR
iShares FTSE 100 UCITS	ISFA NA	5.99%	IE0005042456	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	3.60%	US0032611040	USD
iShares Global REIT ETF	REET US	3.60%	US46434V6478	USD
iShares Agg Bond	EUNA GY	3.30%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	3.30%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	3.30%	IE00B0M62X26	EUR
iShares EMG ETF	EMIM NA	2.99%	IE00BKM4GZ66	EUR
Vanguard EU ex UK ETF	VERX NA	2.25%	IE00BKX55542	EUR

The total expense ratio of the portfolio is 0.15%.

Asset Class



Developed Markets	54.76%
Emerging Markets	2.99%
Domestic Markets	2.25%
Fixed Income	22.00%
Commodities	14.40%
Real Estate	3.60%

Performance

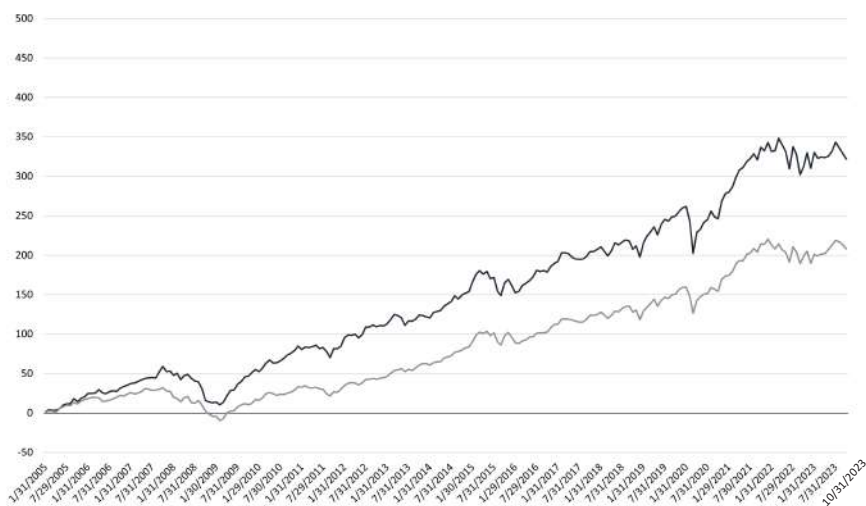
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €20,000.



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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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P4 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-4.83%	-3.47%	Total Return (Annualized)	11.20%	9.71%
Standard Deviation (Annualized)	7.75%	6.86%	Standard Deviation (Annualized)	12.02%	11.08%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	3.05%	3.14%	Total Return (Annualized)	14.51%	11.60%
Standard Deviation (Annualized)	8.07%	7.49%	Standard Deviation (Annualized)	10.68%	10.03%

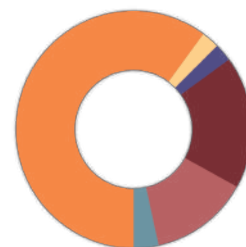
Holdings - Portfolio P4

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	32.44%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	20.40%	IE00B52MJY50	EUR
iShares Gold Hedge ETF	CSGLDE SW	10.20%	CH0104136319	EUR
iShares EUR CB	IEAC LN	9.90%	IE00B3F81R35	EUR
iShares FTSE 100 UCITS	ISFA NA	6.49%	IE0005042456	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	3.40%	US0032611040	USD
iShares Global REIT ETF	REET US	3.40%	US46434V6478	USD
iShares EMG ETF	EMIM NA	3.24%	IE00BKM4GZ66	EUR
iShares Agg Bond	EUNA GY	2.70%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	2.70%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	2.70%	IE00B0M62X26	EUR
Vanguard EU ex UK ETF	VERX NA	2.43%	IE00BKX55542	EUR

The total expense ratio of the portfolio is 0.15%.

Asset Class



Developed Markets	59.33%
Emerging Markets	3.24%
Domestic Markets	2.43%
Fixed Income	18.00%
Commodities	13.60%
Real Estate	3.40%

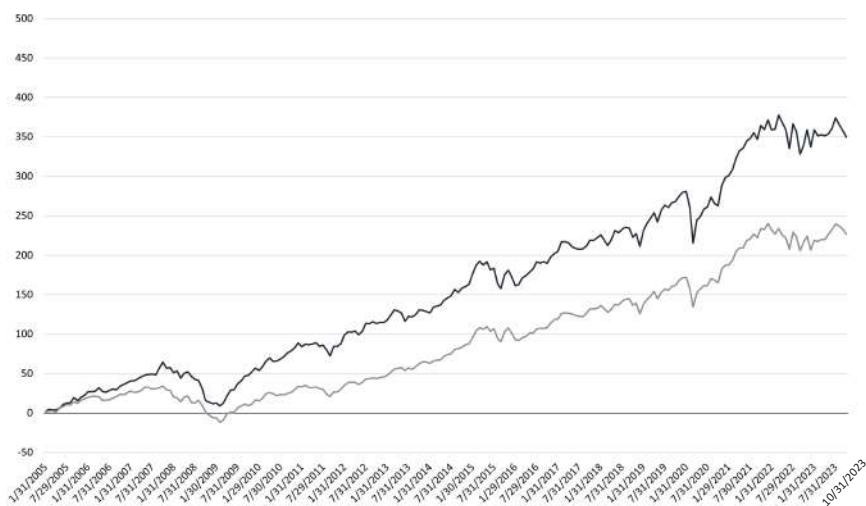
Performance

2005/1/31 to 2023/10/31 — Total Return(P) in % — Total Return(B) in %

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €20,000.



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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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P5 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS		Portfolio	Benchmark	5 YEARS		Portfolio	Benchmark
Total Return	-5.10%	-5.10%	-3.78%	Total Return (Annualized)	11.87%	11.87%	10.57%
Standard Deviation (Annualized)	8.15%	8.15%	7.37%	Standard Deviation (Annualized)	12.73%	12.73%	11.92%
1 YEAR		Portfolio	Benchmark	15 YEARS		Portfolio	Benchmark
Total Return	2.99%	2.99%	3.30%	Total Return (Annualized)	15.35%	15.35%	12.44%
Standard Deviation (Annualized)	8.50%	8.50%	8.04%	Standard Deviation (Annualized)	11.42%	11.42%	10.79%

Holdings - Portfolio P5

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	34.93%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	21.97%	IE00B52MJY50	EUR
iShares Gold Hedge ETF	CSGLDE SW	9.60%	CH0104136319	EUR
iShares EUR CB	IEAC LN	7.70%	IE00B3F81R35	EUR
iShares FTSE 100 UCITS	ISFA NA	6.99%	IE0005042456	EUR
iShares EMG ETF	EMIM NA	3.49%	IE00BKM4GZ66	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	3.20%	US0032611040	USD
iShares Global REIT ETF	REET US	3.20%	US46434V6478	USD
Vanguard EU ex UK ETF	VERX NA	2.62%	IE00BKX55S42	EUR
iShares Agg Bond	EUNA GY	2.10%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	2.10%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	2.10%	IE00B0M62X26	EUR

The total expense ratio of the portfolio is 0.14%.

Asset Class



Developed Markets	63.89%
Emerging Markets	3.49%
Domestic Markets	2.62%
Fixed Income	14.00%
Commodities	12.80%
Real Estate	3.20%

Performance

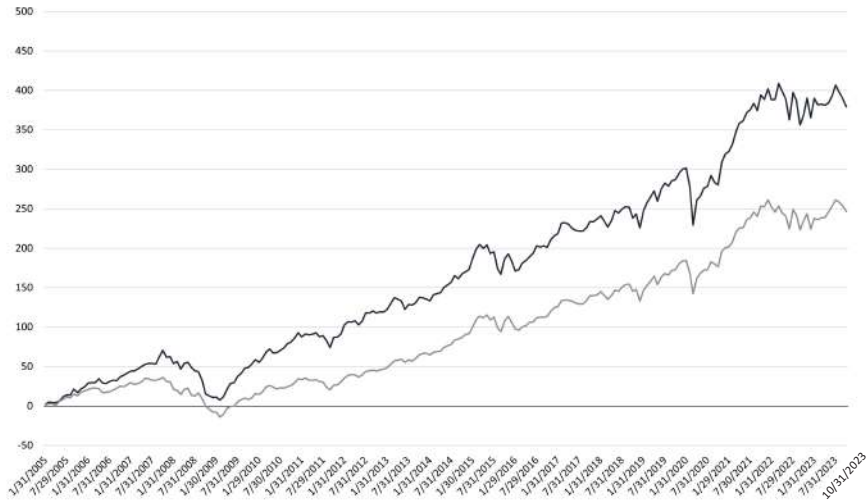
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond Index - 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 €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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P6 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-5.37%	-4.09%	Total Return (Annualized)	12.53%	11.44%
Standard Deviation (Annualized)	8.55%	7.87%	Standard Deviation (Annualized)	13.45%	12.75%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	2.92%	3.46%	Total Return (Annualized)	16.22%	13.30%
Standard Deviation (Annualized)	8.93%	8.60%	Standard Deviation (Annualized)	12.19%	11.55%

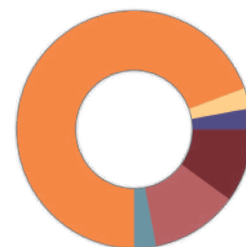
Holdings - Portfolio P6

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	37.43%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	23.54%	IE00B52MJY50	EUR
iShares Gold Hedge ETF	CSGLDE SW	9.00%	CH0104136319	EUR
iShares FTSE 100 UCITS	ISFA NA	7.49%	IE0005042456	EUR
iShares EUR CB	IEAC LN	5.50%	IE00B3F81R35	EUR
iShares EMG ETF	EMIM NA	3.74%	IE00BKM4GZ66	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	3.00%	US0032611040	USD
iShares Global REIT ETF	REET US	3.00%	US46434V6478	USD
Vanguard EU ex UK ETF	VERX NA	2.81%	IE00BKX55S42	EUR
iShares Agg Bond	EUNA GY	1.50%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	1.50%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	1.50%	IE00B0M62X26	EUR

The total expense ratio of the portfolio is 0.14%.

Asset Class



Developed Markets	68.46%
Emerging Markets	3.74%
Domestic Markets	2.81%
Fixed Income	10.00%
Commodities	12.00%
Real Estate	3.00%

Performance

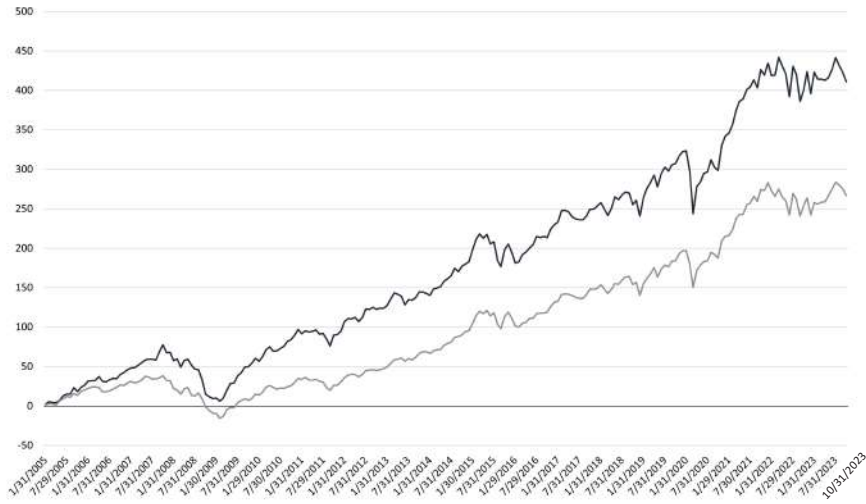
2005/1/31 to 2023/10/31

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

Benchmark: Custom FTSE All World Index / Bloomberg Barclays EU Gov 1-3 Bond 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 €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 Barclays EU Gov 1-3 Bond Index.

Proxy Holdings For Backtesting

MSCI Pacific ex JP	NDDUPFXJ Index	Barclays EUR Corp Bond	LECPREU Index
MSCI EMG	MIMUEMRN Index	Barclays Euro Inflation Bond	BEIG1T Index
FTSE EU ex UK	AWNT05EU Index	FTSE 100 Total Return	TUKXG Index
US Total	CRSPTMT Index	Gold Price EUR Hedged Index	GLDNEUR Index
Barclays Agg Bond	LEGATRUU Index	Bloomberg Commodity Index	BCOMTR Index
SPDR Barclays 1-3 Gov Bond	LET1TREU Index	iShares Global REIT ETF	RNXG Index

EU P7 vs Benchmark

Performance in % as of 31/10/2023

3 MONTHS	Portfolio	Benchmark	5 YEARS	Portfolio	Benchmark
Total Return	-5.65%	-4.41%	Total Return (Annualized)	13.21%	12.31%
Standard Deviation (Annualized)	8.97%	8.38%	Standard Deviation (Annualized)	14.18%	13.59%
1 YEAR	Portfolio	Benchmark	15 YEARS	Portfolio	Benchmark
Total Return	2.85%	3.62%	Total Return (Annualized)	17.13%	14.16%
Standard Deviation (Annualized)	9.38%	9.15%	Standard Deviation (Annualized)	12.99%	12.31%

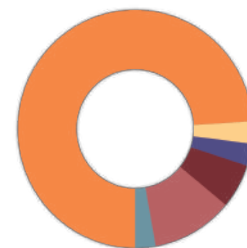
Holdings - Portfolio P7

as of 31/10/2023

Holdings Name	Symbol	Weightings	ISIN	Currency
Vanguard Total US Stock Market	VTI US	39.92%	US9229087690	USD
iShares MSCI Pacific ex JPN ETF	CPXJ NA	25.11%	IE00B52MJY50	EUR
iShares Gold Hedge ETF	CSGLDE SW	8.40%	CH0104136319	EUR
iShares FTSE 100 UCITS	ISFA NA	7.98%	IE0005042456	EUR
iShares EMG ETF	EMIM NA	3.99%	IE00BKM4GZ66	EUR
iShares EUR CB	IEAC LN	3.30%	IE00B3F81R35	EUR
Vanguard EU ex UK ETF	VERX NA	2.99%	IE00BKX55542	EUR
Aberdeen Standard All Commodity Strategy K-1 ETF	BCI US	2.80%	US0032611040	USD
iShares Global REIT ETF	REET US	2.80%	US46434V6478	USD
iShares Agg Bond	EUNA GY	0.90%	IE00BDBRDM35	EUR
SPDR Barclays 1-3 Gov Bond	GOVS IM	0.90%	IE00B6YX5F63	EUR
iShares Euro Inflation Bond	IBCI NA	0.90%	IE00B0M62X26	EUR

The total expense ratio of the portfolio is 0.13%.

Asset Class



Developed Markets	73.01%
Emerging Markets	3.99%
Domestic Markets	2.99%
Fixed Income	6.00%
Commodities	11.20%
Real Estate	2.80%