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NOVIA PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

NOVIA PMS Cumulative Performance (data to 31/08/2022)

Outperformance	Year to Date	1 Year	3 Year	5 Year	7 Year	10 Year	Start Date (01/11/2008)
Portfolio 0	-5.75	-5.61	0.50	5.13	16.73	32.48	75.45
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	-6.06	-6.38	-0.83	2.81	12.68	21.95	55.03
Portfolio 1	-6.19	-6.00	2.25	7.74	22.80	43.72	96.53
IA Mixed Investment 0-35%	-8.71	-9.14	-1.62	3.17	17.38	30.00	74.58
Portfolio 2	-7.41	-7.28	6.02	13.59	35.14	64.57	130.63
IA Mixed Investment 20-60%	-7.61	-7.11	5.01	10.44	30.49	52.85	105.98
Portfolio 3	-8.17	-8.04	7.68	16.06	43.48	79.19	173.91
50/50 IA Mixed 40-85% & 20-60%	-7.69	-6.82	8.12	15.14	39.66	68.61	134.26
Portfolio 4	-8.48	-8.34	8.74	17.33	47.94	89.99	195.56
IA Mixed Investment 40-85%	-7.77	-6.55	11.28	19.96	49.37	85.79	165.95
Portfolio 5	-9.13	-9.06	9.94	18.87	54.57	102.13	228.30
50/50 IA Mixed 40-85% & Flexible	-7.35	-6.22	12.85	21.07	52.26	88.90	172.28
Portfolio 6	-9.03	-9.03	11.09	20.36	58.88	110.69	255.41
IA Flexible Investment	-6.93	-5.90	14.44	22.19	55.19	92.02	178.60

NOVIA PMS Discrete Performance

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Portfolio 0	14.30	7.20	1.33	7.54	6.62	3.07	2.46	5.01	5.22	-2.45	7.28	2.13	3.29
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	9.42	6.25	1.15	5.03	3.46	3.39	0.31	5.95	3.40	-2.23	6.23	2.87	1.95
Portfolio 1	14.93	8.25	0.75	8.40	9.06	3.25	3.63	6.08	6.58	-2.78	8.55	3.03	4.27
IA Mixed Investment 0-35%	11.71	7.77	1.38	6.22	4.20	4.84	0.38	8.47	4.84	-3.35	8.70	3.90	2.84
Portfolio 2	13.97	9.85	-0.88	9.48	10.70	5.11	4.46	7.72	9.56	-3.51	11.25	5.74	5.98
IA Mixed Investment 20-60%	15.90	8.56	-1.89	8.35	8.85	4.85	1.21	10.32	7.16	-5.10	11.84	3.51	7.20
Portfolio 3	21.41	12.90	-2.83	11.54	12.20	5.45	4.97	9.62	11.97	-4.51	12.95	6.93	6.89
50/50 IA Mixed 40-85% & 20-60%	18.00	10.43	-3.72	9.16	11.64	4.86	1.94	11.60	8.56	-5.60	13.80	4.42	9.06
Portfolio 4	23.69	14.42	-4.42	12.31	14.30	5.52	5.91	9.88	13.51	-5.20	14.00	7.48	7.46
IA Mixed Investment 40-85%	20.12	12.29	-5.51	9.97	14.47	4.87	2.66	12.87	9.98	-6.11	15.78	5.32	10.94
Portfolio 5	27.20	16.24	-6.02	13.73	15.51	5.76	6.36	11.39	15.15	-5.68	14.92	8.52	8.00
50/50 IA Mixed 40-85% & Flexible	22.07	13.44	-7.13	10.05	14.51	4.88	2.33	13.34	10.59	-6.41	15.72	6.01	11.12
Portfolio 6	31.08	17.87	-7.27	14.41	16.01	6.01	7.31	12.17	15.49	-5.96	15.73	9.03	8.34
IA Flexible Investment	24.03	14.57	-8.73	10.13	14.54	4.89	1.99	13.82	11.21	-6.72	15.66	6.70	11.30

NOVIA PMS Defensive Characteristic 5 Year Ratios (data to 31/08/2022)

Click here for ratio definitions

Outperformance	Alpha	Beta	Downside Risk	Info. Ratio Rel.	Max Drawdown	Max Loss	Sharpe	Sortino	Volatility	Downside Capture	r2
Portfolio 0	0.39	1.12	5.16	0.50	-6.92	-6.92	0.00	-0.19	4.44	111.06	0.97
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	0.00	1.00	4.65	0.00	-7.04	-6.00	0.00	-0.31	3.89	100.00	1.00
Portfolio 1	0.92	0.91	5.83	0.81	-8.03	-8.03	0.00	-0.09	5.18	89.26	0.97
IA Mixed Investment 0-35%	0.00	1.00	6.75	0.00	-10.00	-8.59	0.00	-0.20	5.58	100.00	1.00
Portfolio 2	0.77	0.88	7.53	0.39	-10.53	-10.53	0.08	0.08	7.01	89.23	0.98
IA Mixed Investment 20-60%	0.00	1.00	8.72	0.00	-12.89	-12.89	0.00	0.00	7.86	100.00	1.00
Portfolio 3	0.40	0.90	8.52	0.12	-12.38	-12.38	0.13	0.12	8.12	90.02	0.98
50/50 IA Mixed 40-85% & 20-60%	0.00	1.00	9.63	0.00	-14.15	-14.15	0.10	0.09	8.92	100.00	1.00
Portfolio 4	0.01	0.86	9.15	-0.22	-13.37	-13.37	0.14	0.14	8.76	86.49	0.98
IA Mixed Investment 40-85%	0.00	1.00	11.00	0.00	-15.41	-15.41	0.17	0.16	10.05	100.00	1.00
Portfolio 5	-0.13	0.93	10.02	-0.22	-14.46	-14.46	0.16	0.15	9.50	91.59	0.98
50/50 IA Mixed 40-85% & Flexible	0.00	1.00	11.23	0.00	-15.47	-15.47	0.19	0.17	10.08	100.00	1.00
Portfolio 6	-0.17	0.97	10.40	-0.18	-15.03	-15.03	0.18	0.17	9.93	94.90	0.97
IA Flexible Investment	0.00	1.00	11.06	0.00	-15.53	-15.53	0.21	0.19	10.14	100.00	1.00

Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.

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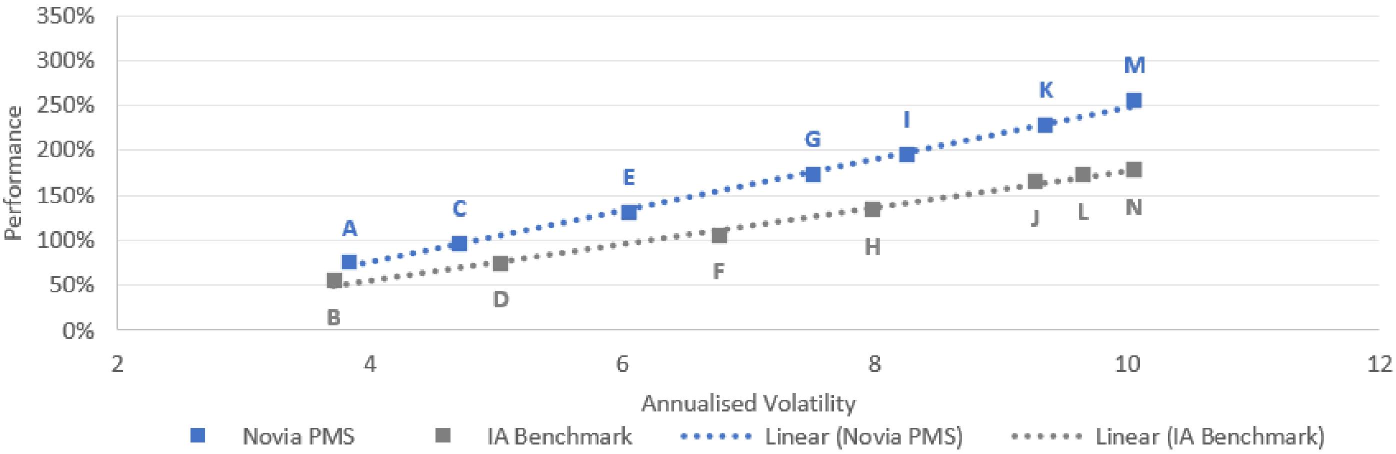
NOVIA PMS Ratios from Start of Data (01/11/2008 to 31/08/2022)

	Alpha	%	Beta	%	Downside Risk	%	Info. Ratio Rel.	%	Jensens Alpha	%	Max Drawdown	%	Max Loss	%	r2	%	Sharpe	%	Sortino	%	Tracking Error	%	Treynor	%	Volatility	%
Portfolio 1	1.33	1	0.88	17	4.93	1	0.53	2	1.10	1	-8.03	3	-8.03	21	0.89	5	0.64	1	0.61	1	1.63	1	3.40	1	4.71	5
Portfolio 2	1.47	8	0.88	18	6.36	9	0.54	6	1.22	12	-10.53	13	-10.53	20	0.96	1	0.70	3	0.66	7	1.53	1	4.83	8	6.05	10
Portfolio 4	1.64	8	0.87	14	8.17	4	0.39	14	1.38	12	-13.37	8	-13.37	15	0.96	1	0.75	3	0.75	4	1.95	1	7.04	8	8.25	4
Portfolio 6	1.94	21	0.98	51	9.95	37	0.89	1	1.90	18	-15.03	16	-15.03	40	0.96	2	0.76	5	0.76	5	2.00	1	7.75	19	10.06	20

Quartiles Key: Colour code explanation of squares in tables representing the quartiles. 1st 2nd 3rd 4th

NOVIA PMS Risk/Return Profiles from Start of Data (01/11/2008 to 31/08/2022)



Key	Portfolio	Performance	Volatility
A	Portfolio 0	75.45%	3.84
B	30/70 Comp. Mny Mrkt & IA Mixed 0-35%	55.03%	3.71
C	Portfolio 1	96.53%	4.71
D	IA Mixed Investment 0-35%	74.58%	5.04
E	Portfolio 2	130.63%	6.05
F	IA Mixed Investment 20-60%	105.98%	6.76
G	Portfolio 3	173.91%	7.51
H	50/50 IA Mixed 40-85% & 20-60%	134.26%	7.98
I	Portfolio 4	195.56%	8.25
J	IA Mixed Investment 40-85%	165.95%	9.27
K	Portfolio 5	228.30%	9.35
L	50/50 IA Mixed 40-85% & Flexible	172.28%	9.65
M	Portfolio 6	255.41%	10.06
N	IA Flexible Investment	178.60%	10.05

Outperformance *A blue filled box indicates outperformance.*

Past performance is not a reliable indicator of future performance, please refer to our important information on the back page for a full list of risk warnings.

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