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NOVIA PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

NOVIA PMS Cumulative Performance (data to 31/10/2022)

Outperformance	Year to Date	1 Year	3 Year	5 Year	7 Year	10 Year	Start Date (01/11/2008)
Portfolio 0	-8.19	-7.46	-2.04	1.86	12.64	27.57	70.92
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	-8.58	-8.14	-3.24	0.05	9.01	18.22	50.87
Portfolio 1	-8.91	-8.01	-0.74	3.91	17.77	37.90	90.84
IA Mixed Investment 0-35%	-12.35	-11.75	-5.16	-0.95	11.75	24.22	67.61
Portfolio 2	-10.95	-9.99	1.94	7.98	27.88	56.22	121.82
IA Mixed Investment 20-60%	-11.61	-10.51	0.46	4.97	23.14	44.41	97.06
Portfolio 3	-12.40	-11.35	2.75	9.18	34.23	67.71	161.30
50/50 IA Mixed 40-85% & 20-60%	-11.82	-10.48	3.37	8.90	31.08	58.83	123.78
Portfolio 4	-13.12	-12.01	3.21	9.66	37.35	76.91	180.59
IA Mixed Investment 40-85%	-12.03	-10.46	6.33	12.92	39.43	74.52	153.67
Portfolio 5	-14.06	-12.96	3.98	10.58	42.54	86.59	210.49
50/50 IA Mixed 40-85% & Flexible	-11.58	-10.16	7.94	13.99	42.19	77.47	159.87
Portfolio 6	-14.05	-12.99	5.02	11.86	46.09	94.23	235.81
IA Flexible Investment	-11.12	-9.86	9.57	15.07	45.00	80.44	166.08

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 31/10/2022)

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	0.37	1.12	5.65	0.40	-8.96	-6.92	0.00	-0.29	4.70	111.49	0.98
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	0.00	1.00	5.09	0.00	-9.33	-6.00	0.00	-0.39	4.14	100.00	1.00
Portfolio 1	0.93	0.91	6.36	0.86	-9.73	-8.03	0.00	-0.19	5.46	89.75	0.97
IA Mixed Investment 0-35%	0.00	1.00	7.42	0.00	-13.28	-8.59	0.00	-0.30	5.93	100.00	1.00
Portfolio 2	0.64	0.89	8.21	0.39	-11.93	-10.53	0.00	-0.06	7.35	90.75	0.98
IA Mixed Investment 20-60%	0.00	1.00	9.29	0.00	-12.89	-12.89	0.00	-0.11	8.15	100.00	1.00
Portfolio 3	0.17	0.91	9.19	0.04	-13.02	-12.38	0.00	-0.02	8.44	91.60	0.98
50/50 IA Mixed 40-85% & 20-60%	0.00	1.00	10.18	0.00	-14.15	-14.15	0.00	-0.03	9.19	100.00	1.00
Portfolio 4	-0.32	0.87	9.85	-0.29	-13.58	-13.37	0.00	-0.01	9.08	88.57	0.98
IA Mixed Investment 40-85%	0.00	1.00	11.53	0.00	-15.41	-15.41	0.04	0.04	10.29	100.00	1.00
Portfolio 5	-0.47	0.94	10.76	-0.35	-14.53	-14.46	0.00	0.00	9.83	93.90	0.97
50/50 IA Mixed 40-85% & Flexible	0.00	1.00	11.71	0.00	-15.47	-15.47	0.06	0.06	10.29	100.00	1.00
Portfolio 6	-0.51	0.98	11.12	-0.32	-15.03	-15.03	0.03	0.02	10.25	97.37	0.97
IA Flexible Investment	0.00	1.00	11.27	0.00	-15.53	-15.53	0.08	0.08	10.31	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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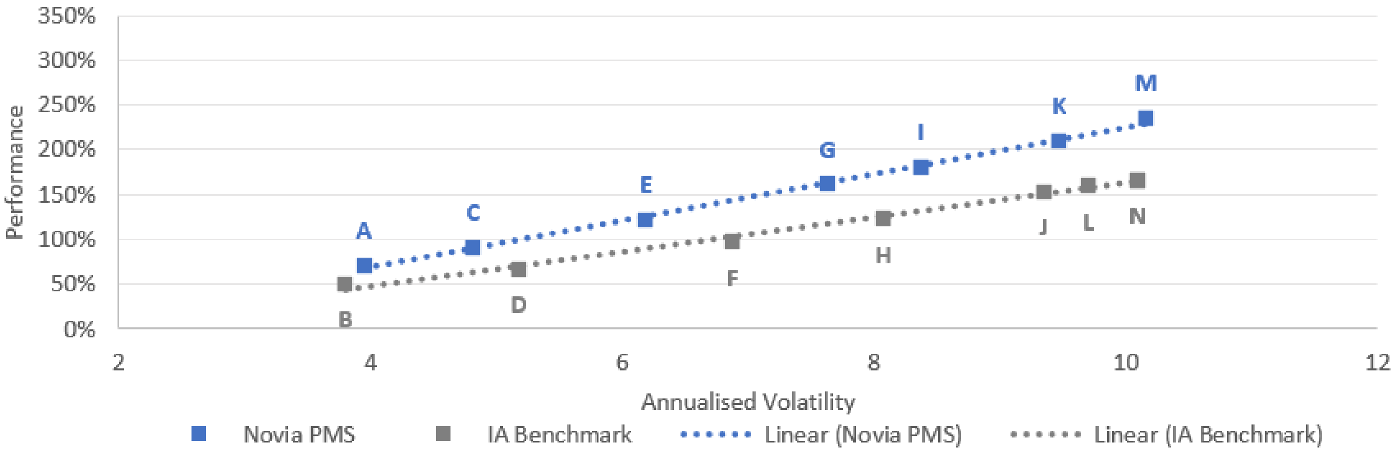
NOVIA PMS Ratios from Start of Data (01/11/2008 to 31/10/2022)

	Alpha	%	Beta	%	Downside Risk	%	Info. Ratio Rel.	%	Jensens Alpha	%	Max Drawdown	%	Max Loss	%	r2	%	Sharpe	%	Sortino	%	Tracking Error	%	Treynor	%	Volatility	%
Portfolio 1	1.37	5	0.88	25	5.18	5	0.57	1	1.13	1	-9.73	15	-8.03	20	0.90	5	0.57	1	0.53	1	1.63	1	3.09	1	4.81	10
Portfolio 2	1.42	8	0.88	18	6.68	9	0.56	6	1.18	13	-11.93	18	-10.53	20	0.96	2	0.62	2	0.58	9	1.53	2	4.38	8	6.19	11
Portfolio 4	1.50	14	0.88	18	8.47	9	0.37	19	1.26	19	-13.58	14	-13.37	18	0.96	4	0.67	8	0.67	9	1.95	3	6.42	13	8.37	9
Portfolio 6	1.80	19	0.99	30	10.22	19	0.83	7	1.77	25	-15.03	14	-15.03	17	0.96	10	0.69	12	0.69	9	2.03	5	7.14	19	10.16	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 31/10/2022)



Key	Portfolio	Performance	Volatility
A	Portfolio 0	70.92%	3.95
B	30/70 Comp. Mny Mrkt & IA Mixed 0-35%	50.87%	3.80
C	Portfolio 1	90.84%	4.81
D	IA Mixed Investment 0-35%	67.61%	5.18
E	Portfolio 2	121.82%	6.19
F	IA Mixed Investment 20-60%	97.06%	6.87
G	Portfolio 3	161.30%	7.63
H	50/50 IA Mixed 40-85% & 20-60%	123.78%	8.07
I	Portfolio 4	180.59%	8.37
J	IA Mixed Investment 40-85%	153.67%	9.35
K	Portfolio 5	210.49%	9.47
L	50/50 IA Mixed 40-85% & Flexible	159.87%	9.70
M	Portfolio 6	235.81%	10.16
N	IA Flexible Investment	166.08%	10.09

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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