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NOVIA PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

NOVIA PMS Cumulative Performance (data to 31/08/2023)

Outperformance	Year to Date	1 Year	3 Year	5 Year	7 Year	9 Year	11 Year	13 Year	Start Date (01/11/2008)
Portfolio Equity	2.4	1.7	16.2	23.1	56.1	91.3	146.7	188.6	332.4
IA Flexible Investment	2.2	0.0	12.1	16.8	37.7	56.4	92.0	115.1	178.5
Portfolio Income	1.3	1.0	11.5	13.2	28.4	45.8	76.7	102.0	164.0
IA Mixed Investment 40-85%	2.9	0.3	10.4	14.8	33.2	52.2	86.4	109.1	166.9

NOVIA PMS Discrete Performance

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Portfolio Equity	34.0	20.8	-10.1	15.3	17.9	6.1	8.8	14.5	19.3	-8.5	19.2	11.2	11.4	-9.1
IA Flexible Investment	24.0	14.6	-8.7	10.1	14.5	4.9	2.0	13.8	11.2	-6.7	15.7	6.7	11.3	-9.0
Portfolio Income	17.2	10.9	-0.5	11.0	12.5	6.1	3.7	9.9	10.4	-5.4	12.8	2.5	8.4	-5.1
IA Mixed Investment 40-85%	20.1	12.3	-5.5	10.0	14.5	4.9	2.7	12.9	10.0	-6.1	15.8	5.3	10.9	-10.0

NOVIA PMS Defensive Characteristic 5 Year Ratios (data to 31/08/2023)

Click here for ratio definitions

Outperformance	Alpha	Beta	Downside Risk	Info. Ratio Rel.	Max Drawdown	Max Loss	Sharpe	Sortino	Volatility	Downside Capture	r2
Portfolio Equity	0.48	1.25	13.84	0.32	-19.43	-19.43	0.32	0.31	13.07	114.52	0.97
IA Flexible Investment	0.00	1.00	11.38	0.00	-15.53	-15.53	0.30	0.28	10.35	100.00	1.00
Portfolio Income	0.07	0.85	9.33	-0.11	-14.15	-14.15	0.28	0.27	9.05	86.35	0.95
IA Mixed Investment 40-85%	0.00	1.00	11.05	0.00	-15.41	-15.41	0.27	0.25	10.35	100.00	1.00

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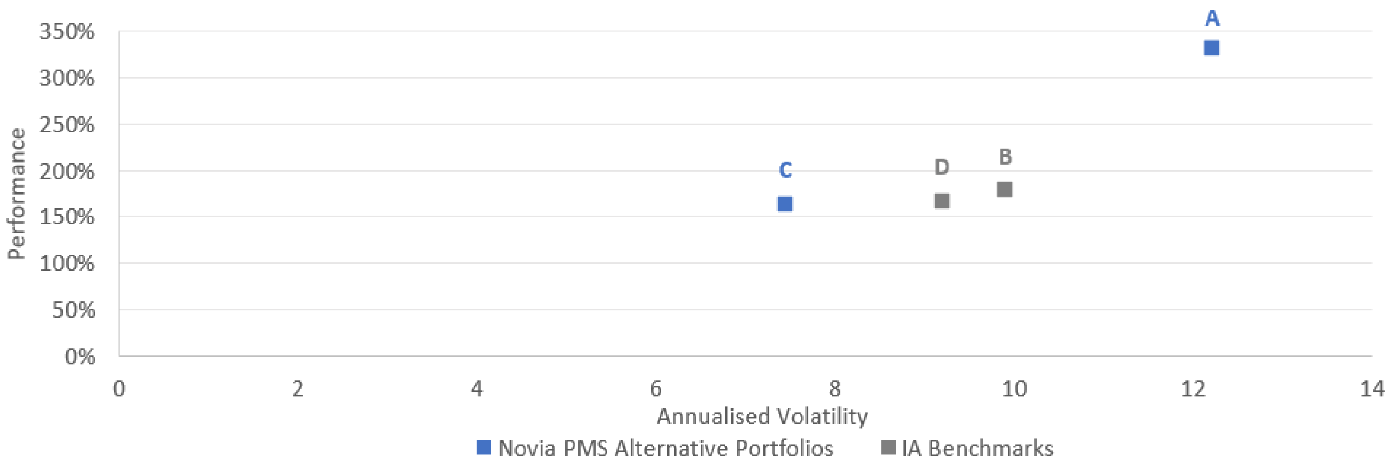
NOVIA PMS Ratios from Start of Data (01/11/2008 to 31/08/2023)

	Alpha	%	Beta	%	Downside Risk	%	Info. Ratio Rel.	%	Jensens Alpha	%	Max Drawdown	%	Max Loss	%	r2	%	Sharpe	%	Sortino	%	Tracking Error	%	Treynor	%	Volatility	%
Portfolio Equity	1.71	25	1.21	84	11.94	71	0.95	1	1.71	25	-19.43	76	-19.43	80	0.96	2	0.85	16	0.87	15	3.15	18	8.59	39	12.21	79
Portfolio Income	1.31	16	0.78	4	7.45	2	-0.03	63	1.31	16	-14.15	18	-14.15	33	0.94	22	0.91	6	0.91	9	2.70	32	8.62	8	7.44	3

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 31/08/2023)



Key	Portfolio	Performance	Volatility
A	Portfolio Equity	332.4%	12.21
B	IA Flexible Investment	178.5%	9.90
C	Portfolio Income	164.0%	7.44
D	IA Mixed Investment 40-85%	166.9%	9.20

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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CONTACT INFORMATION

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IBOSS Asset Management
2 Sceptre House
Hornbeam Square North
Harrogate, North Yorkshire
HG2 8PB

Office: 01423 878840
Email: enquiries@ibossltd.co.uk
Website: www.ibossam.com

Business Development Team

Tracey Atkin:
tracey@ibossltd.co.uk / 07719 327524
Kevin Morrison:
kevin@ibossltd.co.uk / 07891 814345
Dawid Lesniowski:
dawid@ibossltd.co.uk / 07907 574921
Josh Folgado:
josh@ibossltd.co.uk / 07458 023166