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NOVIA PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

NOVIA PMS Cumulative Performance (data to 31/10/2023)

Outperformance	Year to Date	1 Year	3 Year	5 Year	7 Year	9 Year	11 Year	Start Date (01/11/2008)
Portfolio 0	0.2	2.2	0.7	4.3	9.7	18.4	30.3	74.6
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	0.5	1.9	-1.8	2.8	4.9	12.7	20.4	53.7
Portfolio 1	0.1	2.3	2.0	6.6	13.7	25.6	41.1	95.2
IA Mixed Investment 0-35%	-0.8	0.9	-4.7	1.3	4.1	15.1	25.3	69.1
Portfolio 2	-0.2	2.9	4.2	11.6	21.5	38.3	60.7	128.2
IA Mixed Investment 20-60%	-0.7	1.7	3.9	8.8	14.1	29.3	46.8	100.4
Portfolio 3	-0.2	3.4	5.0	14.1	25.2	46.5	73.3	170.1
50/50 IA Mixed 40-85% & 20-60%	-0.6	1.8	6.5	12.9	20.1	38.8	61.6	127.7
Portfolio 4	-0.3	3.7	5.6	15.6	27.9	51.7	83.5	191.1
IA Mixed Investment 40-85%	-0.4	1.8	9.2	17.0	26.3	49.0	77.7	158.3
Portfolio 5	-0.4	4.0	6.3	17.2	30.7	58.2	94.0	222.8
50/50 IA Mixed 40-85% & Flexible	-0.6	1.7	9.9	18.4	27.8	51.1	80.5	164.3
Portfolio 6	-0.6	4.2	7.5	19.0	32.9	63.9	102.4	249.9
IA Flexible Investment	-0.8	1.5	10.6	19.8	29.3	53.2	83.2	170.2

NOVIA PMS Discrete Performance

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Portfolio 0	14.3	7.2	1.3	7.5	6.6	3.1	2.5	5.0	5.2	-2.5	7.3	2.1	3.3	-6.4
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	9.4	6.2	1.1	5.0	3.5	3.4	0.3	6.0	3.4	-2.2	6.2	2.9	2.0	-7.4
Portfolio 1	14.9	8.3	0.7	8.4	9.1	3.3	3.6	6.1	6.6	-2.8	8.6	3.0	4.3	-6.9
IA Mixed Investment 0-35%	11.7	7.8	1.4	6.2	4.2	4.8	0.4	8.5	4.8	-3.3	8.7	3.9	2.8	-10.9
Portfolio 2	14.0	9.9	-0.9	9.5	10.7	5.1	4.5	7.7	9.6	-3.5	11.2	5.7	6.0	-8.3
IA Mixed Investment 20-60%	15.9	8.6	-1.9	8.4	8.8	4.9	1.2	10.3	7.2	-5.1	11.8	3.5	7.2	-9.5
Portfolio 3	21.4	12.9	-2.8	11.5	12.2	5.4	5.0	9.6	12.0	-4.5	12.9	6.9	6.9	-9.3
50/50 IA Mixed 40-85% & 20-60%	18.0	10.4	-3.7	9.2	11.6	4.9	1.9	11.6	8.6	-5.6	13.8	4.4	9.1	-9.8
Portfolio 4	23.7	14.4	-4.4	12.3	14.3	5.5	5.9	9.9	13.5	-5.2	14.0	7.5	7.5	-9.6
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
Portfolio 5	27.2	16.2	-6.0	13.7	15.5	5.8	6.4	11.4	15.1	-5.7	14.9	8.5	8.0	-10.3
50/50 IA Mixed 40-85% & Flexible	22.1	13.4	-7.1	10.0	14.5	4.9	2.3	13.3	10.6	-6.4	15.7	6.0	11.1	-9.5
Portfolio 6	31.1	17.9	-7.3	14.4	16.0	6.0	7.3	12.2	15.5	-6.0	15.7	9.0	8.3	-9.9
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

NOVIA PMS Defensive Characteristic 5 Year Ratios (data to 31/10/2023)

Click here for ratio definitions

Outperformance	Alpha	Beta	Downside Risk	Info. Ratio Rel.	Max Drawdown	Max Loss	Sharpe	Sortino	Volatility	Downside Capture	r2
Portfolio 0	0.25	1.13	5.57	0.33	-8.96	-6.92	0.17	0.15	4.89	113.04	0.98
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	0.00	1.00	5.18	0.00	-9.33	-6.00	0.13	0.11	4.30	100.00	1.00
Portfolio 1	1.04	0.90	6.43	0.91	-9.73	-8.03	0.23	0.20	5.64	88.65	0.97
IA Mixed Investment 0-35%	0.00	1.00	7.50	0.00	-13.28	-8.59	0.04	0.03	6.16	100.00	1.00
Portfolio 2	0.65	0.91	7.88	0.37	-11.93	-10.53	0.29	0.28	7.55	92.61	0.98
IA Mixed Investment 20-60%	0.00	1.00	9.10	0.00	-12.89	-12.89	0.21	0.19	8.24	100.00	1.00
Portfolio 3	0.37	0.93	9.12	0.15	-13.02	-12.38	0.31	0.29	8.61	92.60	0.98
50/50 IA Mixed 40-85% & 20-60%	0.00	1.00	10.28	0.00	-14.15	-14.15	0.27	0.24	9.19	100.00	1.00
Portfolio 4	0.04	0.89	9.58	-0.13	-13.58	-13.37	0.32	0.31	9.27	89.73	0.97
IA Mixed Investment 40-85%	0.00	1.00	10.75	0.00	-15.41	-15.41	0.31	0.30	10.19	100.00	1.00
Portfolio 5	-0.11	0.97	10.31	-0.11	-14.53	-14.46	0.32	0.31	10.03	95.62	0.97
50/50 IA Mixed 40-85% & Flexible	0.00	1.00	11.07	0.00	-15.47	-15.47	0.34	0.31	10.16	100.00	1.00
Portfolio 6	-0.15	1.01	10.64	-0.06	-15.03	-15.03	0.34	0.33	10.46	99.40	0.96
IA Flexible Investment	0.00	1.00	10.97	0.00	-15.53	-15.53	0.36	0.33	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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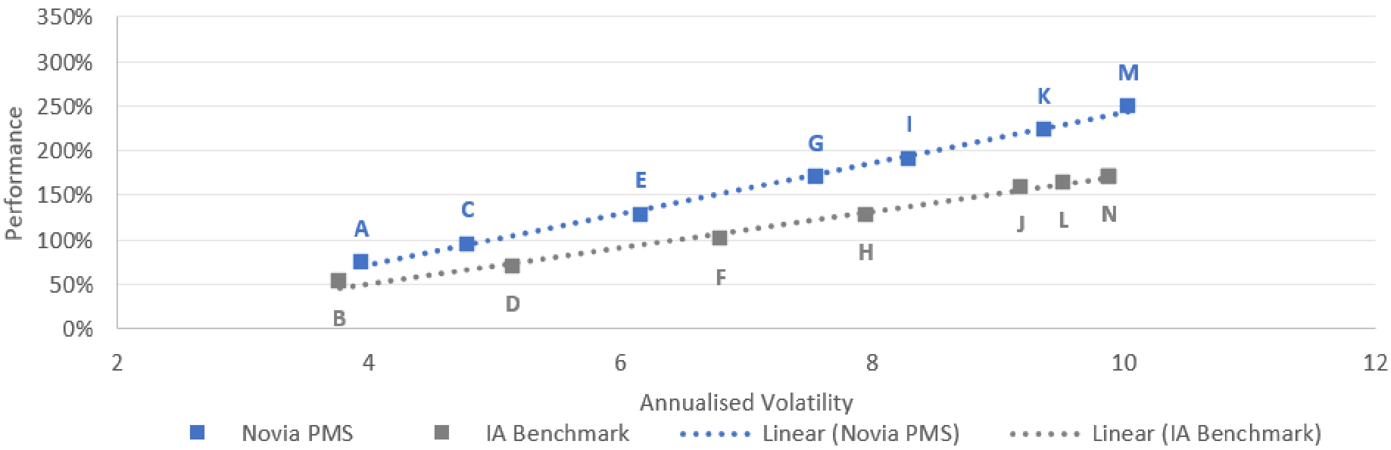
NOVIA PMS Ratios from Start of Data (01/11/2008 to 31/10/2023)

	Alpha	%	Beta	%	Downside Risk	%	Info. Ratio Rel.	%	Jensens Alpha	%	Max Drawdown	%	Max Loss	%	r2	%	Sharpe	%	Sortino	%	Tracking Error	%	Treynor	%	Volatility	%
Portfolio 1	1.37	3	0.88	25	4.91	6	0.61	1	1.37	3	-9.73	12	-8.03	20	0.90	1	0.95	1	0.93	2	1.59	1	5.16	3	4.79	5
Portfolio 2	1.38	7	0.89	18	6.30	8	0.59	1	1.38	7	-11.93	13	-10.53	16	0.96	1	0.92	1	0.90	4	1.49	1	6.37	4	6.16	11
Portfolio 4	1.50	9	0.89	14	8.07	6	0.41	13	1.50	9	-13.58	9	-13.37	16	0.96	2	0.89	4	0.92	4	1.93	1	8.33	9	8.29	6
Portfolio 6	1.81	25	0.99	51	9.57	40	0.85	2	1.81	25	-15.03	17	-15.03	44	0.96	4	0.87	7	0.91	8	2.06	2	8.77	29	10.04	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 31/10/2023)



Key	Portfolio	Performance	Volatility
A	Portfolio 0	74.62%	3.94
B	30/70 Comp. Mny Mrkt & IA Mixed 0-35%	53.69%	3.77
C	Portfolio 1	95.24%	4.79
D	IA Mixed Investment 0-35%	69.09%	5.15
E	Portfolio 2	128.16%	6.16
F	IA Mixed Investment 20-60%	100.36%	6.80
G	Portfolio 3	170.07%	7.56
H	50/50 IA Mixed 40-85% & 20-60%	127.72%	7.95
I	Portfolio 4	191.06%	8.29
J	IA Mixed Investment 40-85%	158.35%	9.18
K	Portfolio 5	222.79%	9.36
L	50/50 IA Mixed 40-85% & Flexible	164.26%	9.52
M	Portfolio 6	249.91%	10.04
N	IA Flexible Investment	170.15%	9.89

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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