

NOVIA PMS PERFORMANCE UPDATE

FOR PROFESSIONAL FINANCIAL ADVISERS ONLY

Since inception in 2008, the Novia PMS range has outperformed its benchmark across all risk profiles.

Novia PMS Cumulative Performance (data to 01/02/2024)

Source: FE fundinfo

Outperformance	China Reopening	End of Peak Dollar Strength	Post Transitory Inflation	1 Year	3 Year	5 Year	7 Year	9 Year	11 Year	13 Year	15 Year	Since Inception (01/11/2008)
Portfolio 0	7.5	7.9	-0.8	2.8	2.4	9.7	14.3	22.0	33.3	48.2	83.3	83.7
30/70 Comp. Mny Mrkt & IA Mixed 0-35%	6.8	7.3	-2.0	3.2	-0.1	7.3	10.0	15.0	23.3	33.5	57.8	61.1
Portfolio 1	8.2	8.4	-0.6	2.9	3.1	12.5	18.7	29.1	44.0	61.5	104.5	106.5
IA Mixed Investment 0-35%	7.3	7.9	-5.5	2.6	-2.8	7.1	10.7	17.8	29.4	42.7	75.3	79.8
Portfolio 2	9.8	9.9	-0.8	2.7	3.7	18.6	28.2	42.1	63.7	84.2	135.3	143.6
IA Mixed Investment 20-60%	9.0	9.0	-2.5	2.9	3.7	16.1	21.4	32.8	50.4	65.9	112.3	114.7
Portfolio 3	10.4	9.8	-1.7	2.4	3.2	20.9	32.4	49.9	75.1	98.7	177.6	188.6
50/50 IA Mixed 40-85% & 20-60%	9.7	9.3	-2.0	3.4	5.8	21.3	28.1	42.8	64.7	81.5	141.0	145.4
Portfolio 4	11.1	10.1	-1.6	2.2	3.5	22.8	35.5	54.8	83.9	108.3	199.6	211.9
IA Mixed Investment 40-85%	10.3	9.6	-1.5	3.8	8.0	26.6	35.2	53.4	80.1	98.2	173.0	179.9
Portfolio 5	11.4	10.2	-2.4	1.7	3.1	24.4	38.5	60.7	92.9	119.2	232.4	245.9
50/50 IA Mixed 40-85% & Flexible	9.9	8.7	-1.4	3.4	8.2	27.6	36.4	55.3	81.8	97.8	178.9	185.7
Portfolio 6	11.8	10.3	-2.0	1.5	3.6	26.4	41.0	66.0	100.4	127.5	258.3	275.3
IA Flexible Investment	9.5	7.7	-1.3	3.0	8.5	28.6	37.7	57.3	83.5	97.3	184.8	191.5

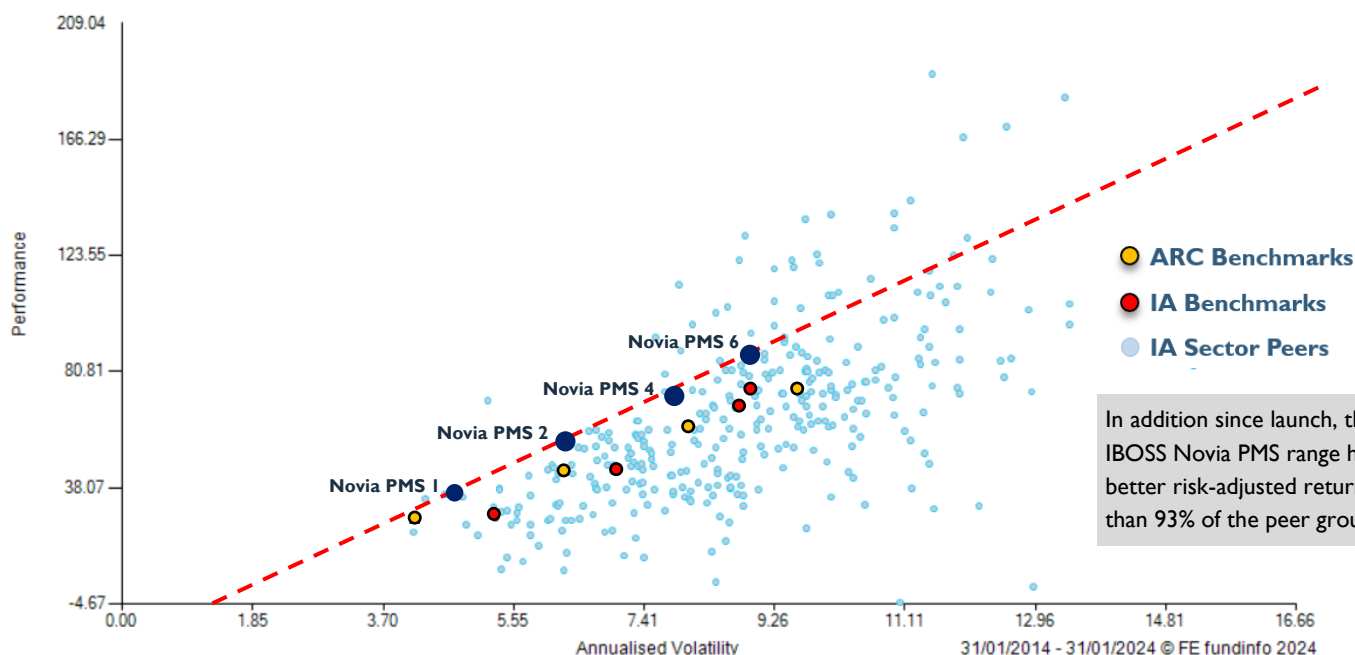
China Reopening 31/10/2022 to date - The period since China began to lift it's COVID restriction policies.

End of Peak Dollar Strength 28/09/2022 to date - A period where Pound Sterling has strengthened against the US dollar.

Post Transitory 30/11/2021 to date - The period since Jerome Powell (Federal Reserve Chair) announced that inflation was no longer considered transitory.

The PMS on Novia has delivered better risk-adjusted returns than 79% of the peer group over 10 years.

Novia PMS Performance Against Volatility - 10 Years (data to 31/01/2024)



IA Sector Peers are funds within either of the following IA Sector: IA Mixed Investment 0-35%, 20-60% or 40-85% shares or Flexible Investment.

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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The PMS on Novia has outperformed in 72% of calendar years.

Novia PMS Discrete Calendar Performance

Source: FE fundinfo

Outperformance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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	5.8
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	5.6
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	6.1
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	6.0
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	7.1
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	6.8
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	7.2
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	7.4
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	7.4
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	8.1
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	7.5
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	7.6
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	7.5
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	7.1

The PMS on Novia has consistently delivered superior risk characteristics for over 15 years.

Novia PMS Performance Characteristics Ranked Against IA Sector Peer Group (data from 31/10/2008 to 31/01/2023)

	Volatility	
	Value	%
Novia PMS 1	4.84	12
Novia PMS 2	6.22	8
Novia PMS 4	8.31	9
Novia PMS 6	10.03	21

The portfolios have produced 1st or 2nd quartile volatility in 90% of calendar years.

Volatility demonstrates how widely a portfolios return varies over time.

The lower the volatility, the smoother the clients journey.

Source: FE fundinfo

	Max Drawdown	
	Value	%
Novia PMS 1	-9.73	12
Novia PMS 2	-11.93	14
Novia PMS 4	-13.58	13
Novia PMS 6	-15.03	16

The portfolios have produced 1st or 2nd quartile maximum drawdown in 87% of calendar years.

Maximum drawdown indicates the worst period of performance in the portfolios history i.e. buying at the top & selling at the bottom.

	Sharpe	
	Value	%
Novia PMS 1	1.00	1
Novia PMS 2	0.97	2
Novia PMS 4	0.93	6
Novia PMS 6	0.90	12

Across all risk profiles the IBOSS portfolios have provided superior returns relative to risk taken.

The sharpe ratio demonstrates the portfolios risk adjusted returns. A positive ratio indicates that clients have experienced returns above risk taken.

Quartiles key: 1st 2nd 3rd 4th

If you require performance information for the Novia PMS Equity or Income Portfolios please get in touch.

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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