

Discretionary Management Service – August 2015 Portfolio Performance

Your financial affairs in a safe pair of hands

The Offering

The NLPFM Discretionary Management Service offers a number of different portfolios to clients. The needs of each client are considered independently and different portfolios are selected based on suitability and approach to risk after a discussion directly with the client. The philosophy of NLPFM is that irrespective of which standard portfolio or specially tailored portfolio is used, clients can rest assured that their money is looked after with their interests at heart.

The Month in Review

August was a very poor month for global stocks with all equity markets suffering significant losses. Markets were particularly spooked by the recent China slowdown coupled with a devaluation in the currency. On top of this fears around the US raising interest rates exacerbated the risk-off sentiment. Unsurprisingly Asia and Emerging Markets suffered the biggest losses but all markets were dragged lower on fears of a global slowdown. Fixed Interest and Property assets held up well generally. The MSCI UK Index ended the month down -6.08% whilst The AFI Balanced Index was down -2.78%. All of our portfolios, bar the most adventurous, performed better than the AFI benchmark and we continue to deliver superior risk adjusted returns across our portfolios.

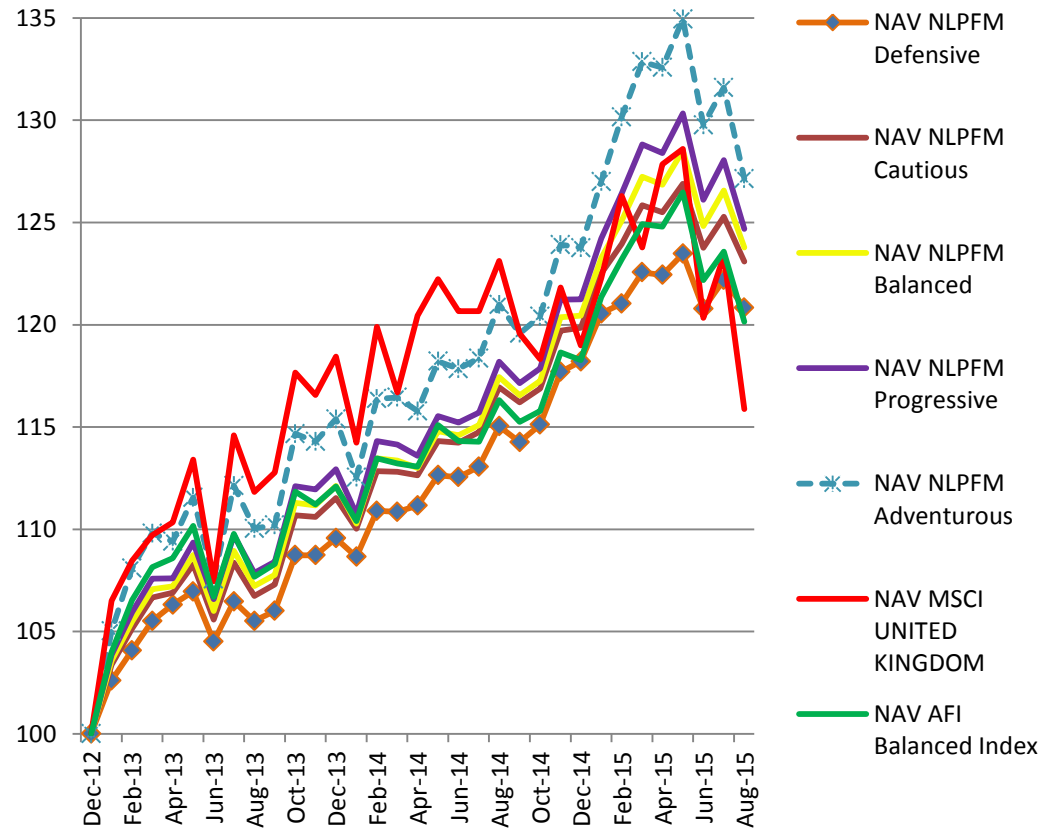
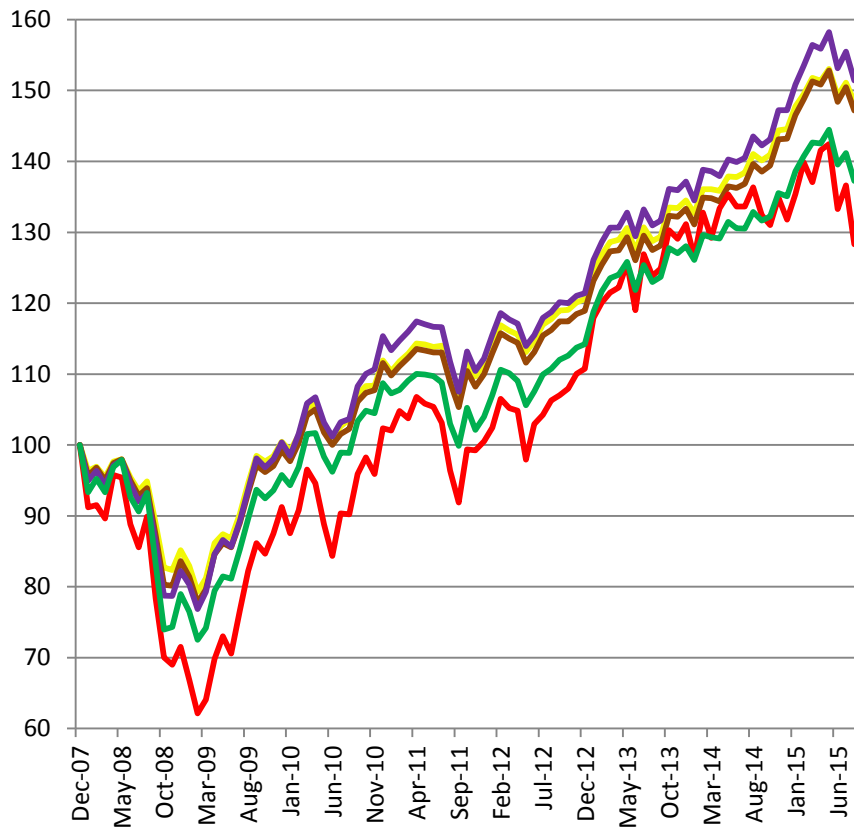
Performance & Volatility (%)	Inception Date	1 Month Returns	YTD Returns	1 Year Returns	3 Years Returns	5 Years Returns	Volatility Since January 2013	Returns since January 2008	Volatility Since January 2008
NLPFM Defensive	Jan 2013	-1.12	2.22	5.04	N/A	N/A	4.27	N/A	N/A
NLPFM Cautious	Jan 2008	-1.75	2.69	5.26	26.06	43.26	5.27	48.45	7.91
NLPFM Balanced	Jan 2008	-2.20	2.76	5.39	26.64	43.94	5.81	47.17	8.59
NLPFM Progressive	Jan 2008	-2.62	2.84	5.49	27.49	46.06	6.37	51.41	9.41
NLPFM Adventurous	Jan 2013	-3.39	2.73	5.08	N/A	N/A	7.86	N/A	N/A
MSCI UK Index		-6.08	-2.61	-5.88	20.73	42.22	11.66	28.33	15.39
AFI Balanced Index		-2.78	1.58	3.30	23.94	38.77	6.43	37.24	10.85

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Discretionary Management Service relative performance January 2008 to August 2015

The graph on the left below shows the performance and volatility of our longest running DMS portfolios against the MSCI UK Index and the AFI Balanced Index from January 2008 to August 2015. The graph on the right is performance from 2013 and includes our newest offerings – the Defensive and Adventurous Portfolios.



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