NLP Financial Management

Discretionary Management Service – December 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

December was somewhat of a damp squib for global stock markets as the 'Santa rally' failed to materialise. Both developed and emerging market equities had a poor month although weak Sterling in the month meant some overseas holdings held up relatively well. Fixed Interest markets also endured a tough month, exacerbated by rising interest rates in the US. Alternatives and Property were once again the bright spots in the portfolios. The MSCI UK Index ended the month down -1.87% whilst our portfolios significantly outperformed this benchmark and we continue to deliver superior risk adjusted returns.

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	-0.31	4.14	4.14	23.09	N/A	4.26	N/A	N/A
NLPFM Cautious	Jan 2008	-0.05	5.48	5.48	26.43	36.24	5.26	52.48	7.81
NLPFM Balanced	Jan 2008	-0.01	6.06	6.06	27.75	36.15	5.86	51.90	8.50
NLPFM Progressive	Jan 2008	0.03	6.62	6.62	29.27	36.09	6.46	56.96	9.33
NLPFM Adventurous	Jan 2013	0.13	6.76	6.76	32.12	N/A	7.92	N/A	N/A
MSCI UK Index		-1.87	-2.19	-2.19	16.38	25.92	11.58	28.88	15.22
AFI Balanced Index		0.21	4.91	4.91	24.07	30.38	6.39	41.73	10.69

NLP Financial Management Ltd
2nd Floor, Charles House
108-110 Finchley Road
London, NW3 5JJ
www.nlpfm.co.uk
Tel 020 7472 5554

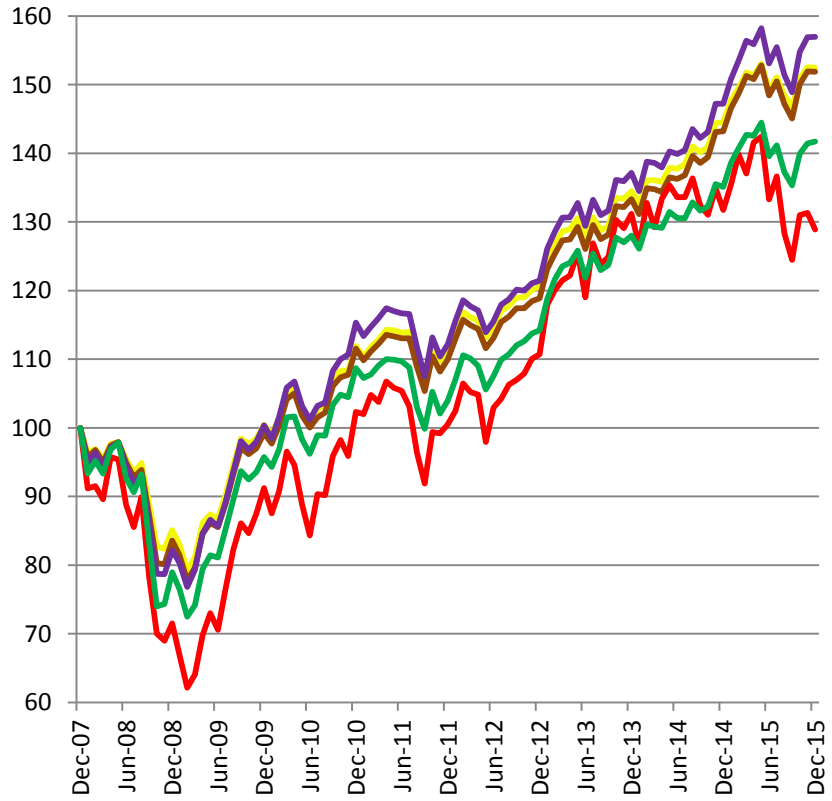
NLP Financial Management Limited does not accept liability for any errors or inaccuracies that may have occurred in the collection and recording of this data and will provide extra detail on data or graphs used in this note upon request. The 2008 performance figures are based on asset allocation decisions recorded by the NLP Financial Management Investment Panel. Past performance is not a guide to the future.
NLP Financial Management Limited is authorised and regulated by the Financial Conduct Authority.

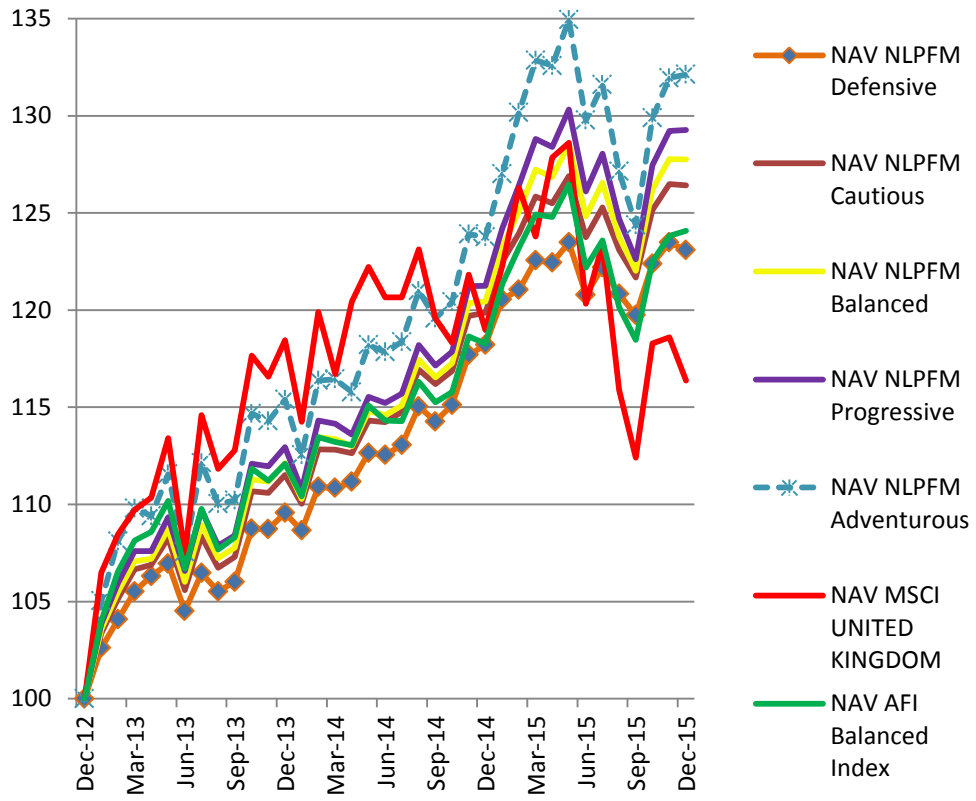
NLP Financial Management

Discretionary Management Service relative performance

January 2008 to December 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 December 2015. The graph on the right is performance from 2013 and includes our newest offerings – the Defensive and Adventurous Portfolios.





This is a marketing communication, intended for information only and should not be construed as an invitation or offer to buy and sell any investment vehicle, instrument or service. This information is based on historic data collected by NLP Financial Management Limited using Financial Express Analytics and are presented here in gross form before fees and taxes. The effect of management charges should be considered since these will create a drag on performance. Past performance is not a guide to the future. Changes in rates of exchange may also cause the value of investments to go up or down.