

Discretionary Management Service – February 2016 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

February was a tale of two halves for global markets as risk assets continued their slide in the first two weeks but have since rallied back well as fears of a global recession seemed overdone. Most equity indices finished the month in positive territory with the weak Sterling due to Brexit fears helping our overseas holdings. Fixed Interest was disappointing on the whole whilst Alternatives were a mixed bag. Property once again ticked up nicely. The MSCI UK Index ended the month up 0.90% with the AFI Index up 1.18%. All of our portfolios behaved as we would expect in this environment 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	0.50	-0.26	1.43	17.96	N/A	4.27	N/A	N/A
NLPFM Cautious	Jan 2008	0.72	-1.05	0.92	18.98	34.95	5.29	50.88	7.77
NLPFM Balanced	Jan 2008	1.04	-1.31	0.79	19.52	34.90	5.95	49.90	8.47
NLPFM Progressive	Jan 2008	1.35	-1.54	0.67	20.13	34.70	6.61	54.54	9.31
NLPFM Adventurous	Jan 2013	1.84	-1.99	-0.51	19.79	N/A	8.14	N/A	N/A
MSCI UK Index		0.90	-1.48	-9.21	5.72	21.16	11.38	26.97	15.10
AFI Balanced Index		1.18	-2.26	-1.57	13.83	28.52	6.62	38.52	10.67

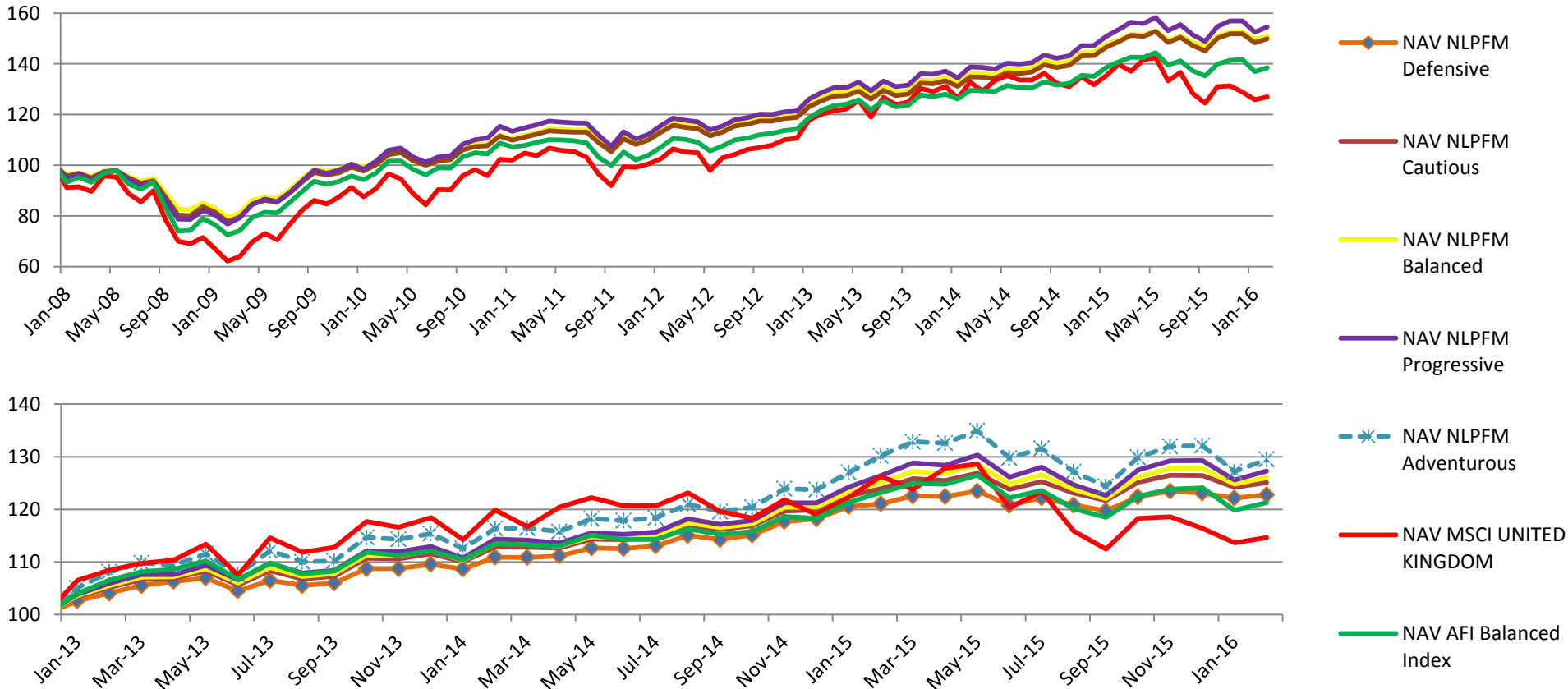
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Discretionary Management Service relative performance January 2008 to February 2016

The graphs below show the performance and volatility of our DMS portfolios against the MSCI UK Index and the AFI Balanced Index. The top graph is from inception in January 2008 to the end of February 2016. The graph at the bottom of the page also includes performance of our latest offerings which were launched in January 2013 – the Defensive and Adventurous Portfolios.



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