

# Lumin 30% Portfolio

Aegon



## Portfolio Objective

The Lumin 30% portfolio seeks to generate long term, above inflation returns through holding equity investments together with other diversifying investments. The equity investments held are in the range of 20-40% depending on our view of the prospects of the equity markets. The balance of the portfolio is invested in a diversified range of fixed interest, property, hedge funds and inflation linked assets.

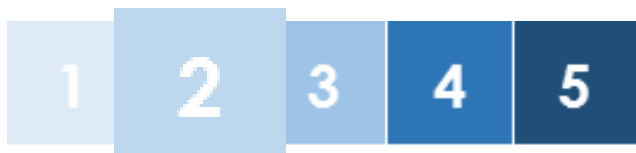
## Key Facts\*

Historic Yield	2.88%
Benchmark	ARC PCI £ Cautious
Underlying Fund Costs (AMC)	0.55%
Volatility	3.74%**
Maximum Drawdown	2.45%**

\* As at 31st October 2018

\*\* Numbers are based on monthly returns

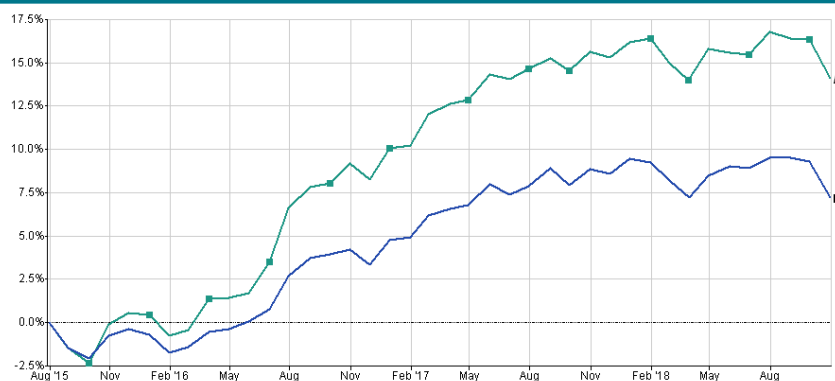
## Risk Rating



## Holdings

<b>Equities</b>	<b>25%</b>
L&G Global Equity Index	
L&G UK 100	
JPM Natural Resources	
Man GLG UK Undervalued Assets	
Dodge & Cox Global	
Jupiter UK Special Situations	
L&G European Index	
Invesco Perpetual European Equity	
Invesco Perpetual Pacific	
<b>Corporate Bonds</b>	<b>42.5%</b>
L&G Short Dated Corporate Bond Index	
Jupiter Strategic Bond	
Artemis Strategic Bond	
M&G Optimal Income	
<b>Real Estate</b>	<b>13%</b>
Aberdeen Property Trust	
BMO Property Growth & Income	
Henderson UK Property	
<b>Alternative Trading Strategies</b>	<b>18%</b>
Legg Mason WA Macro Opportunities	
Architas Diversified Real Assets	
Newton Real Return	
<b>Cash</b>	<b>1.5%</b>

## Performance



	Benchmark	Portfolio
<b>3 month</b>	-2.07%	-2.32%
<b>6 month</b>	-1.14%	-1.50%
<b>1 year</b>	-1.49%	-1.36%
<b>3 year</b>	8.06%	14.23%
<b>Since Inception</b>	7.24%	14.10%

Source: FE, bid to bid, income reinvested. Inception is Aug 2015.

31/07/2015 - 31/10/2018 Data from FE 2018

All data as at 31 October 2018, unless otherwise stated.

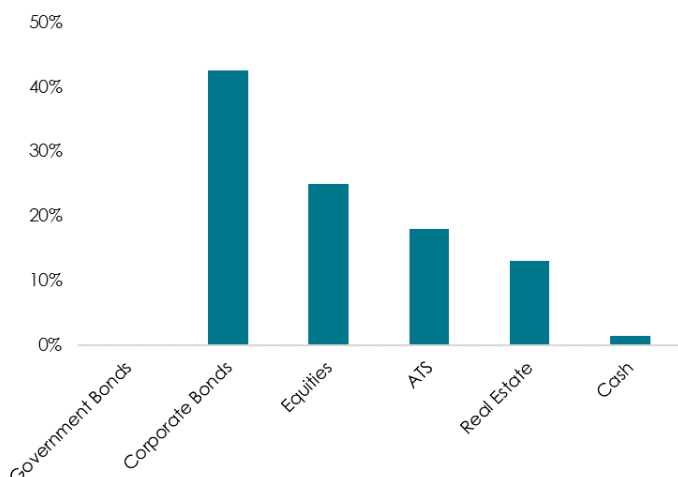
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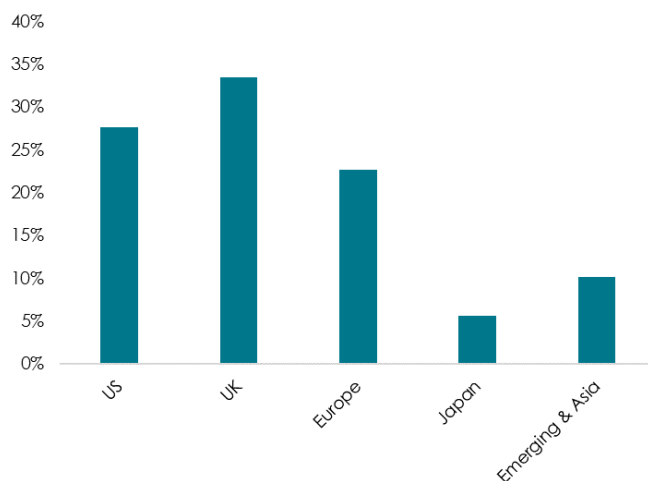
## Aegon

\* As at 31st October 2018

### Asset Allocation\*



### Geographical Equity Exposure\*



### Notes

This portfolio can be held within the following wrappers:

ISA, SIPP, General Investment Account.

We provide in-depth reporting to keep you informed, not confused.

You will receive quarterly portfolio commentary from Lumin, and a quarterly valuation report from your platform provider.

Should you ever need more information, or have any unanswered questions, please contact us.

Please note that the ARC indices can be using estimated performance for as many as four months of recent data. This is until the underlying contributors have submitted actual return numbers.

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### Risks

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