

Lumin 10% Portfolio

Ascentric



Portfolio Objective

The Lumin 10% portfolio seeks to generate long term, above inflation returns through holding a diversified basket of investments. The equity investments held are in the range of 0-20% depending on our view of the prospects of the equity markets. The majority of the portfolio is invested in a diversified range of fixed interest, property, hedge funds and inflation linked assets.

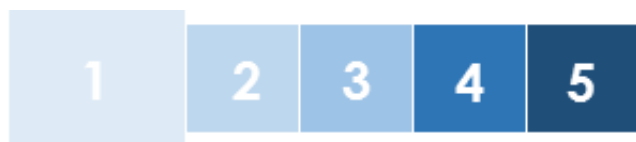
Key Facts*

Historic Yield	3.00%
Benchmark	UK CPI
Underlying Fund Costs (AMC)	0.58%
Model Size	£1.6m
Volatility	3.02%**
Maximum Drawdown	3.14%**

* As at 31st October 2018

** Numbers are based on monthly returns

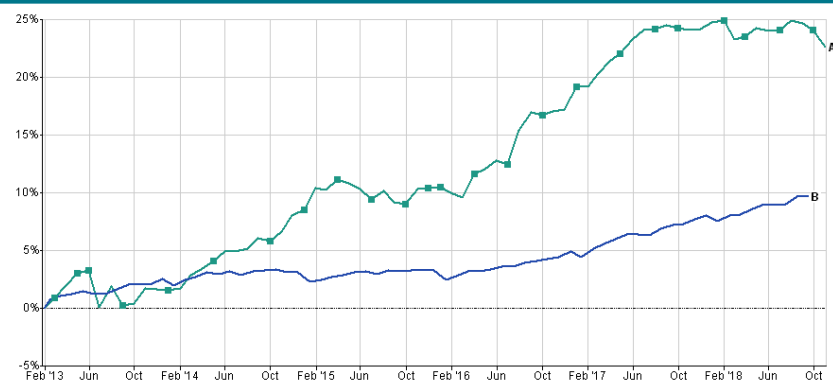
Risk Rating



Holdings

Equities	5%
Vanguard All World	
Man GLG UK Undervalued Assets	
Schroder European Alpha Income	
Corporate Bonds	44%
iShares 1-5 Year Corporate Bonds	
Jupiter Strategic Bond	
M&G Optimal Income	
Artemis Strategic Bond	
Government Bonds	2.5%
iShares \$ TIPS	
Real Estate	15%
UK Commercial Property Trust	
BMO Property Growth & Income	
Tritax Big Box REIT	
Alternative Trading Strategies	32%
Legg Mason WA Macro Opportunities	
Jupiter Absolute Return	
Invesco Global Targeted Returns	
Architas Diversified Real Assets	
Newton Real Return	
Cash	1.5%

Performance



■ A - Ascentric - Lumin 10 19/10/2018 TR in GB [22.62%]
 ■ B - UK Consumer Price TR in GB [9.78%]

31/01/2013 - 31/10/2018 Data from FE 2018

	Benchmark	Portfolio
3 month	0.76%	-1.82%
6 month	1.14%	-1.35%
1 year	2.30%	-1.17%
3 year	6.28%	11.13%
5 year	7.57%	20.58%
Since Inception	9.78%	22.62%

Source: FE, bid to bid, income reinvested. Inception is Feb 2013. UK CPI data is generally released with a month's lag.

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

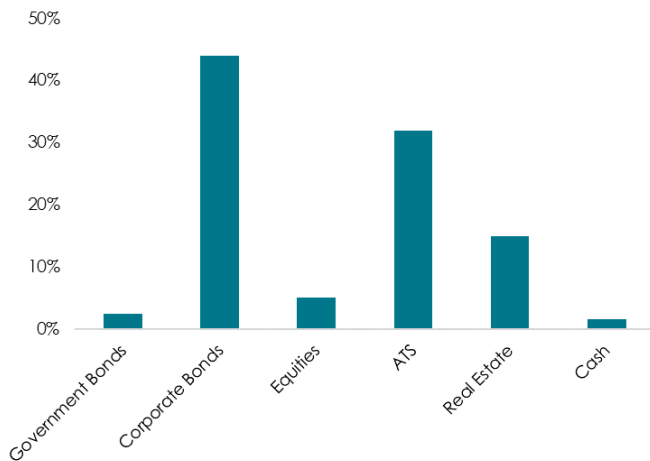
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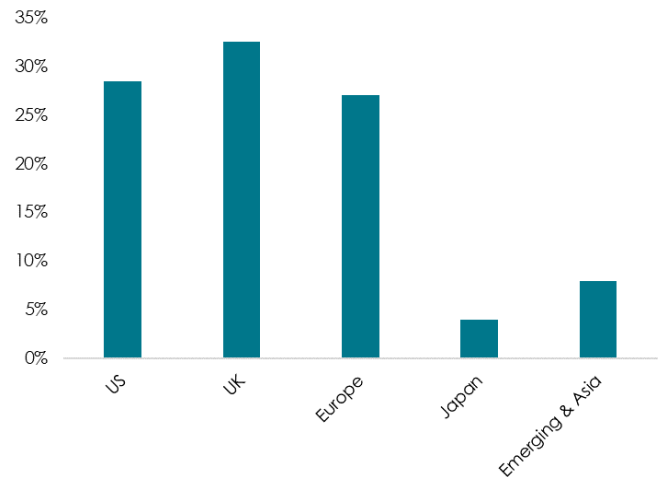


* As at 31st October 2018

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.

Contact Us

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Risks

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Company number 07366158. FCA number 580185.

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