

Lumin 50% Portfolio

Ascentric



Portfolio Objective

The Lumin 50% 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 40-60% 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	2.89%
Benchmark	ARC PCI £ Balanced
Underlying Fund Costs (AMC)	0.53%
Model Size	£83m
Volatility	5.40%**
Maximum Drawdown	4.78%**

* As at 31st October 2018

** Numbers are based on monthly returns

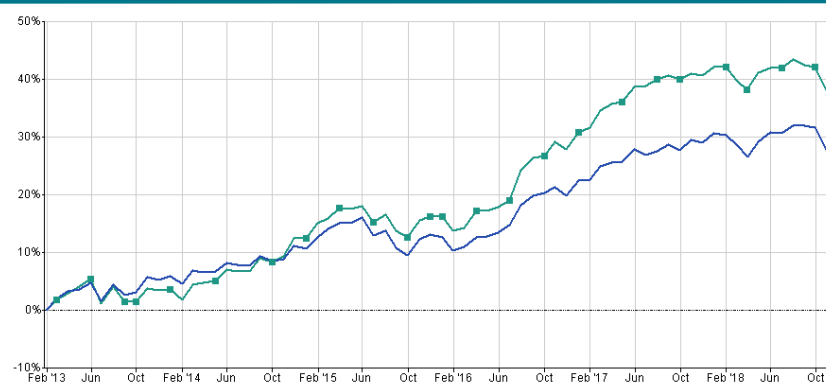
Risk Rating



Holdings

Equities	44%
Vanguard All World	
Vanguard FTSE 100	
Man GLG UK Undervalued Assets	
Dodge & Cox Global	
Jupiter UK Special Situations	
L&G European Index	
Schroder European Alpha Income	
JPM Natural Resources	
Invesco Pacific	
Baillie Gifford Emerging Markets Growth	
Corporate Bonds	25%
iShares 1-5 Year Corporate Bonds	
Jupiter Strategic Bond	
M&G Optimal Income	
Artemis Strategic Bond	
Government Bonds	2%
iShares \$ TIPS	
Real Estate	11.5%
UK Commercial Property Trust	
BMO Property Growth & Income	
Tritax Big Box REIT	
Alternative Trading Strategies	16%
Legg Mason WA Macro Opportunities	
Architas Diversified Real Assets	
Newton Real Return	
Cash	1.5%

Performance



■ A - Ascentric - Lumin 50 19/10/2018 TR in GB [37.80%]
 ■ B - ARC Sterling Balanced Asset PCI TR in GB [27.60%]

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

	Benchmark	Portfolio
3 month	-3.26%	-3.96%
6 month	-1.26%	-2.41%
1 year	-1.43%	-2.31%
3 year	13.64%	19.19%
5 year	20.67%	32.87%
Since Inception	27.60%	37.80%

Source: FE, bid to bid, income reinvested.
 Inception is Feb 2013.

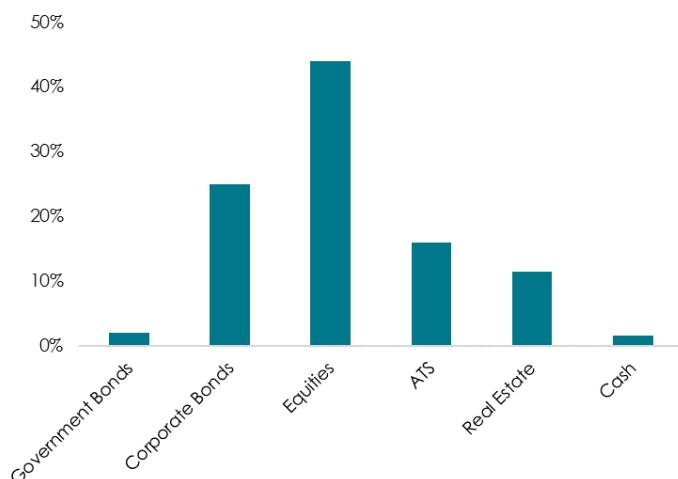
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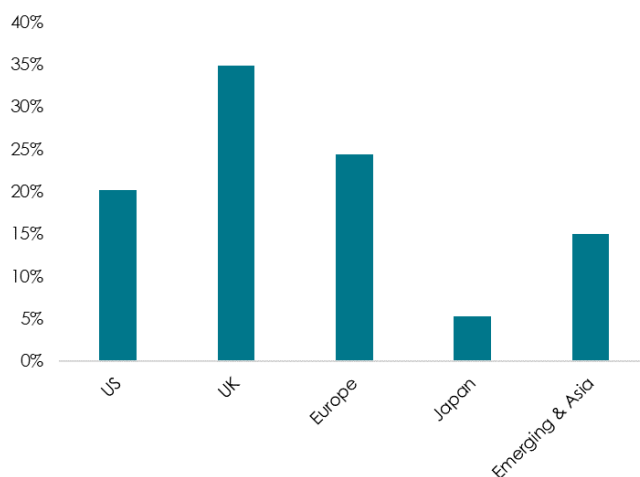
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* As at 31st October 2018

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.

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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Company number 07366158. FCA number 580185.

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