

Lumin 70% Portfolio

Ascentric



Portfolio Objective

The Lumin 70% 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 60-80% 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.

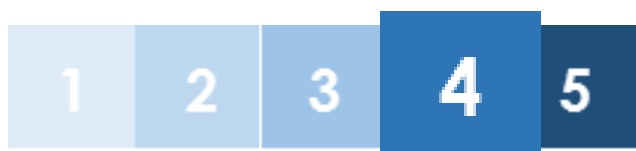
Key Facts*

Historic Yield	2.59%
Benchmark	ARC PCI £ Steady Growth
Underlying Fund Costs (AMC)	0.58%
Model Size	£25.2m
Volatility	6.59%**
Maximum Drawdown	6.98%**

* As at 31st October 2018

** Numbers are based on monthly returns

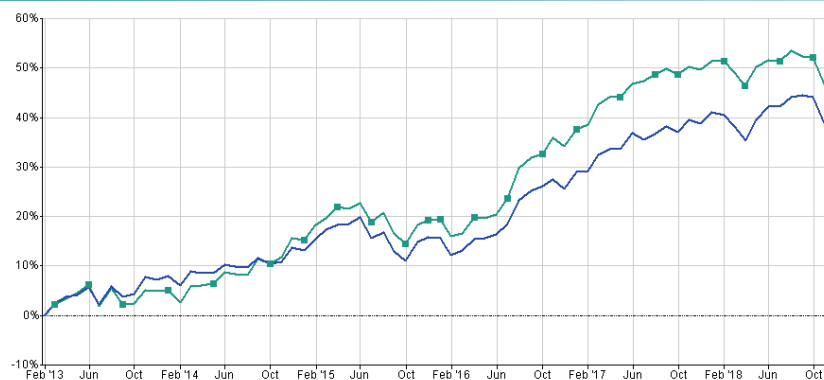
Risk Rating



Holdings

Equities	62%
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	
Polar Capital Global Insurance	
JPM Natural Resources	
Invesco Pacific	
Baillie Gifford Emerging Markets Growth	
Corporate Bonds	9%
Jupiter Strategic Bond	
Artemis Strategic Bond	
M&G Optimal	
Government Bonds	2%
iShares \$ TIPS	
Real Estate	9.5%
UK Commercial Property Trust	
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 70 19/10/2018 TR in GB [46.32%]
 ■ B - ARC Sterling Steady Growth PCI TR in GB [38.31%]

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

	Benchmark	Portfolio
3 month	-4.02%	-4.72%
6 month	-0.85%	-2.67%
1 year	-0.83%	-2.61%
3 year	20.34%	23.71%
5 year	28.43%	39.18%
Since Inception	38.31%	46.32%

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

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

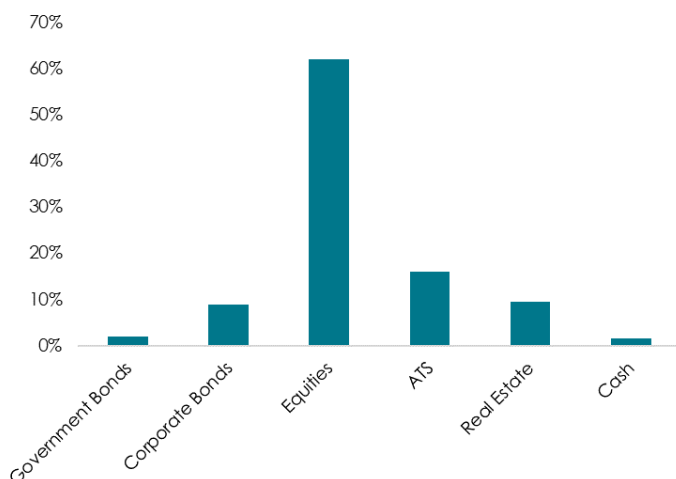
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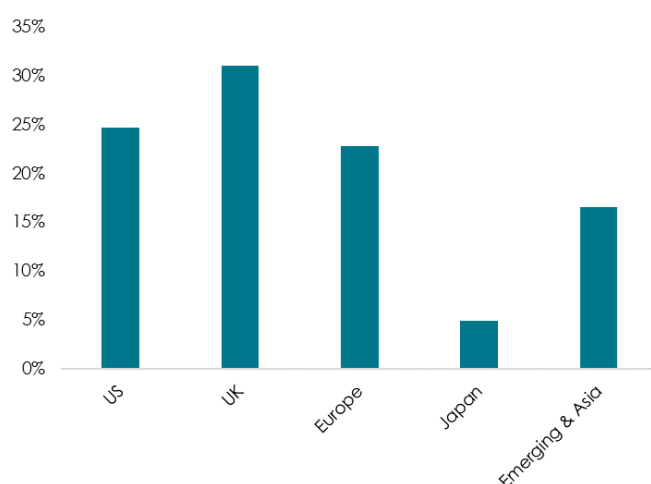


* As at 31st October 2018

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.

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.

Contact Us

Lumin Wealth

Number 5, Sandridge Park
Porters Wood, St Albans
AL3 6PH
Telephone: 01727 893333

Central Court
25 Southampton Buildings, London
WC2A 1AL
Telephone: 020 37099300

Email: info@luminwealth.co.uk
Website: www.luminwealth.co.uk

Risks

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Company number 07366158. FCA number 580185.

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