

# Lumin 90% Portfolio

Ascentric



## Portfolio Objective

The Lumin 90% 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 80-100% 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.

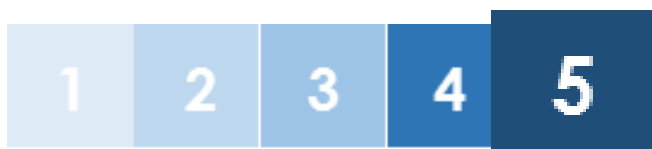
## Key Facts\*

Historic Yield	2.23%
Benchmark	ARC PCI £ Equity Risk
Underlying Fund Costs	0.58%
Model Size	£2m
Volatility	8.15%**
Maximum Drawdown	8.62%**

\* As at 31st October 2018

\*\* Numbers are based on monthly returns

## Risk Rating



## Holdings

<b>Equities</b>	<b>81%</b>
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	
<b>Corporate Bonds</b>	<b>2.5%</b>
M&G Optimal	
<b>Government Bonds</b>	<b>1.5%</b>
iShares \$ TIPS	
<b>Real Estate</b>	<b>2.5%</b>
UK Commercial Property Trust	
<b>Alternative Trading Strategies</b>	<b>11%</b>
Legg Mason WA Macro Opportunities	
Newton Real Return	
<b>Cash</b>	<b>1.5%</b>

## Performance



■ A - Ascentric - Lumin 90 19/10/2018 TR in GB [65.51%]  
 ■ B - ARC Sterling Equity Risk PCI TR in GB [45.93%]

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

	Benchmark	Portfolio
<b>3 month</b>	-4.55%	-5.57%
<b>6 month</b>	-0.49%	-3.45%
<b>1 year</b>	-0.34%	-3.39%
<b>3 year</b>	25.25%	27.54%
<b>5 year</b>	32.95%	44.71%
<b>Since Inception</b>	45.93%	65.51%

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

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

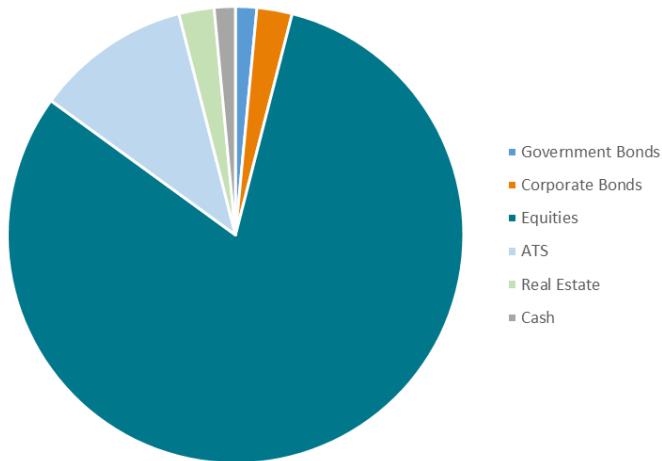
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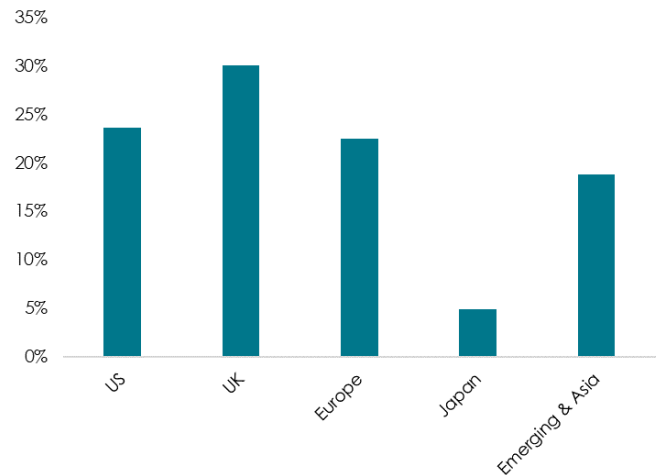


\* As at 31st October 2018

### 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

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### Risks

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Company number 07366158. FCA number 580185.

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