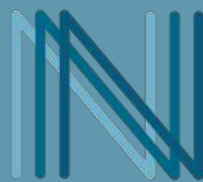


NEXUS

PORTFOLIO MANAGEMENT LIMITED

Boutique
investment
management,
first class client
services.



NEXUS
PORTFOLIO MANAGEMENT LIMITED



Introducing NPML

Nexus Portfolio Management Limited “NPML” is a boutique offshore investment manager offering an exclusive discretionary investment management service to the clients of the Blacktower Group. We are headquartered in Guernsey and licensed by the Guernsey Financial Services Commission. We are wholly owned by senior management and are truly independent.

We focus on capital preservation and long-term capital growth for our client base through discretionary multi-asset, multi-manager portfolios and, where appropriate, bespoke direct security investment solutions. Our corporate strategy is built on the premise of generating real investment returns; for which we have a strong track record.

We see long-term personal relationships with our clients as fundamental to our proposition, and strive to deliver a hands-on, personal and nimble approach.

Our clients include institutions, high net worth individuals, fiduciary firms and family offices. Our client base is based throughout the UK, Europe, and internationally.

We have also entered into agreements with a large range of selected International Product Providers who in turn have approved us as investment managers.

Our business is globally diversified, and focused on providing well-priced robustly performing investment solutions to our clients over the longer term.

Generating real investment returns

Uncompromising commitment: the NPML story

NPML was founded as a partnership between Blacktower Financial Management Group ("Blacktower") and Nova Wealth Limited ("NWL") in order to bring a **flexible and personalised** discretionary investment management service exclusively to clients of the Blacktower Group.

Through the partnership with NWL, Blacktower's clients are benefitting from a **15 year investment pedigree** and uncompromising commitment to achieving the best possible risk-adjusted returns.

NWL has a proven track record of solid performance in all market conditions and shows sustained outperformance against peers. The company remains privately owned, which means our objectives are firmly aligned with those of our clients.





Why NPML?

1 INDEPENDENCE

Our independence means we have total flexibility both in terms of pricing and investment product. We have no third party or “big bank” ties.

2 PROVEN TRACK RECORD

We have demonstrated solid performance through one of the most challenging periods of investment in decades. We have strong track records in GBP, USD and EUR that show outperformance against peers in both absolute and risk-adjusted terms.

3 INTERNATIONAL & INSTITUTIONAL EXPERTISE

Our investment committee is comprised of investment professionals with international backgrounds, providing diverse views. We focus on providing a tailored institutional style service to our clients, both in terms of pricing and investment process.

4 COMPETITIVE FEE STRUCTURE

We have a very competitive and transparent fee structure relative to the industry. We believe the industry has been opaque for far too long and clients deserve to have a full and clear understanding of the costs involved in their investment.



SERVICES

DISCRETIONARY INVESTMENT MANAGEMENT SERVICES

Our discretionary service is highly flexible and brings the full capabilities of our global experiences and expertise to your portfolio.

We provide a tailored investment solution wherein we formulate an appropriate strategy based on our understanding of your individual investment parameters, circumstances, aspirations and risk profile.

Our modular portfolios are constructed to cater for a range of risk mandates, and can be based in Sterling, US Dollar or Euro.

These actively managed portfolios have a strong history of success in all market conditions and show sustained outperformance against peers.

Although there are upper limits regarding risk asset allocations within each model portfolio, we retain full freedom on portfolio construction depending on the market conditions, in line with our focus on risk management and capital protection.

BROKERAGE & CUSTODIAL SERVICES

Our brokerage service is for those clients who only wish to custody their assets with us, and execute transactions through us. We will not recommend any transactions to you or give any investment advice. We do, however, still provide full online access as well as valuations quarterly.

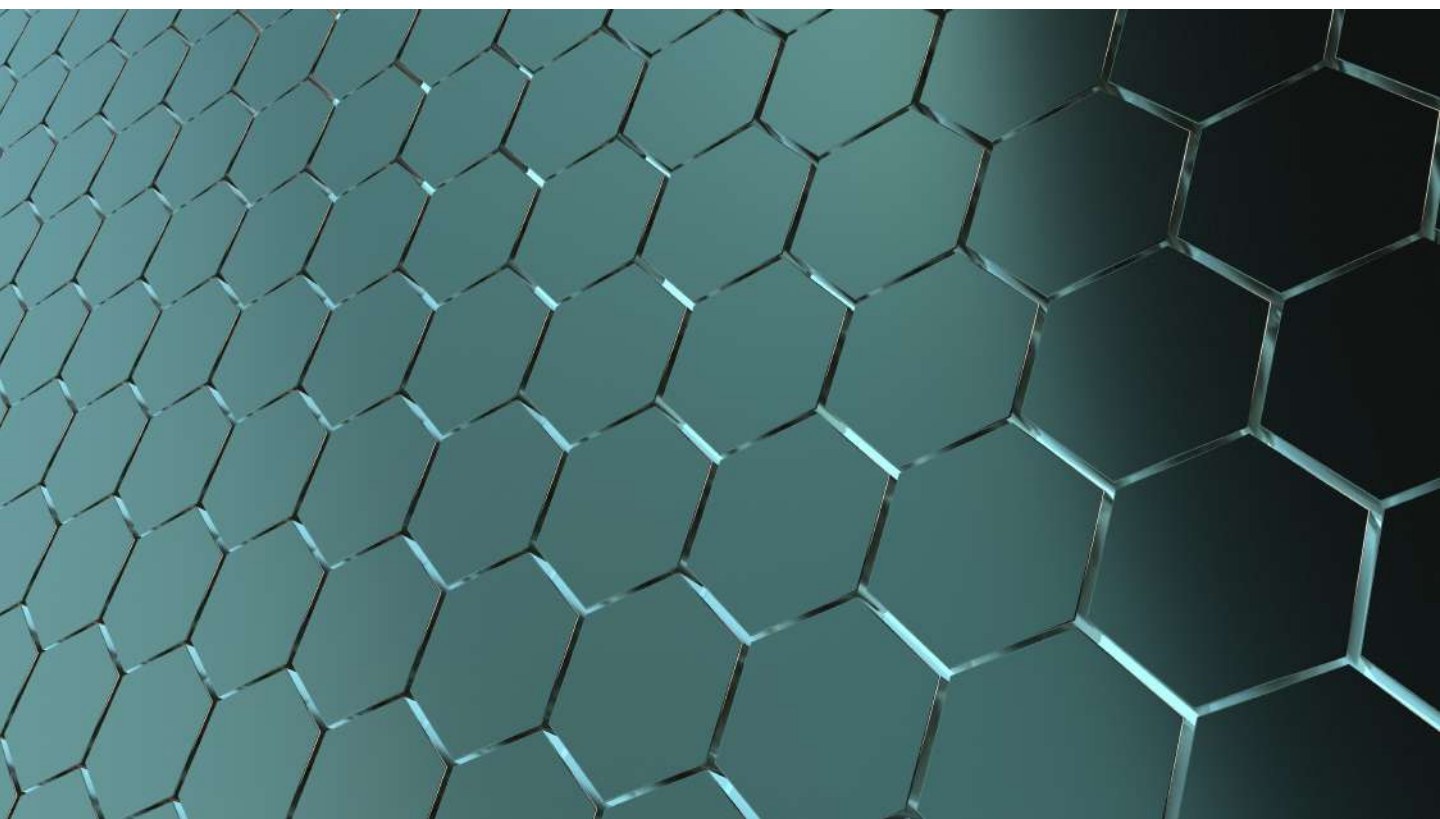
Our global custodian is one of the world's foremost tier one custodians and has earned distinction as an industry leader.

TREASURY MANAGEMENT

Our treasury management service is for clients who require a low risk investment and steady returns on cash and near cash products. It is available on a multi-currency basis and ensures security of capital, with the intention to deliver a yield enhancement relative to cash rates.

RISK REPORTING

Risk analysis and management is fundamental to our investment process. We analyse the risk and performance of client portfolios, as well as underlying investments, using MATLAB, which is industry leading financial technology used by the top ten US commercial banks and 11 of the top 15 hedge funds. We provide risk analysis reports to our clients, as well as third party trustees and institutions.



OUR PORTFOLIOS

CAUTIOUS PORTFOLIO

The objective of this portfolio is to provide cautious capital growth (and income, if required) through investment in a broad range of asset classes across global markets in line with a low risk investment strategy. The portfolio primarily aims to invest in actively managed and exchange traded funds and has a target level of risk of 5%.

BALANCED PORTFOLIO

The objective of this portfolio is to provide capital growth through investment in a broad range of asset classes across global markets in line with a medium risk investment strategy. The portfolio primarily aims to invest in actively managed and exchange traded funds and has a target level of risk of 8%.

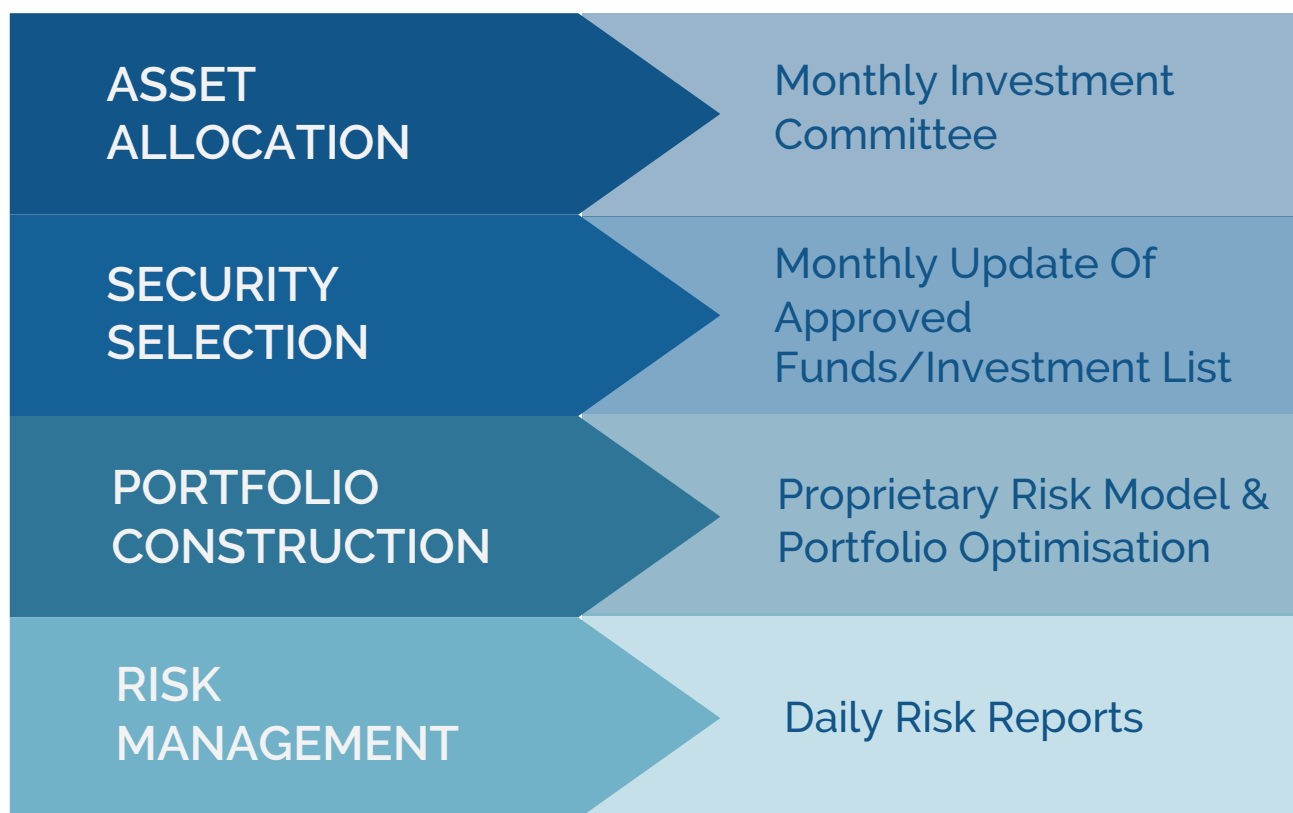
STRATEGIC PORTFOLIO

The objective of this portfolio is to provide capital growth through investment in a broad range of asset classes across global markets in line with a medium to high risk investment strategy. The portfolio primarily aims to invest in actively managed and exchange traded funds and has a target level of risk of 11%.



INVESTMENT PROCESSES

Our discretionary portfolios are either constructed on a multi-asset, multi-manager basis (with the frequent use of Exchange Traded Funds) or via the use of direct securities. We provide an active investment and risk management framework, and have excellent access to highly regarded fund managers and investment houses.



We have a disciplined investment process with a history of success. We base this process around proprietary investment analysis systems together with a macro top-down view provided by the investment team.

Our prior experience working for investment banks, asset managers and hedge funds is extremely beneficial in understanding a wide range of investment strategies.

1 QUANTATIVE SCREENS

2 QUALITATIVE CRITERIA

3 COMMITTEE APPROVAL

4 APPROVED
FUND/INVESTMENT

We are focused on the management of risk within each client portfolio, and on capital preservation at all times. We continuously strive to refine and improve our portfolio and risk management processes.

Our active management, via the use of Exchange Traded Funds, enhances our capabilities and has produced outperformance against peers over a sustained period.

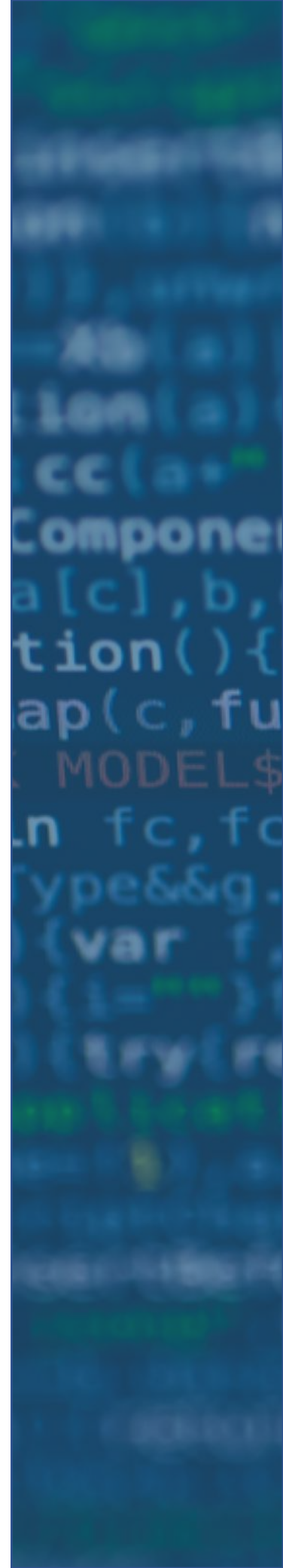
"The essence of investment management is managing risk, not managing return"

Benjamin Graham

OPTIMISATION

Our optimisation process allows us to provide expectations of risk and return for each approved investment we have. Portfolios are optimised subject to target levels of risk, turnover constraints, budgets, asset class limits and asset concentrations.

We monitor the effectiveness of our stress and scenario testing regularly and attempt to forecast future performance, using this as a basis for setting sensible return expectations.





“timely and
transparent”

REPORTING

Effective communication is essential; we ensure that our reporting is timely and transparent, enabling all clients to have an effective understanding of their investments.

We have invested in our ability to monitor and report how your portfolio performs. We offer full online access to client portfolios, as well as clear and concise quarterly valuation reports.

Our sophisticated software enables us to provide an in-depth quarterly summary of the risk/performance of client portfolios.



GUERNSEY AS A JURISDICTION

For more than fifty years, Guernsey has been one of the world's best-regarded and most successful international finance centres. Its regulatory and fiscal environment is perfectly suited to enable businesses in fields such as fiduciary, banking, investment and fund management to excel.

Its strong reputation is based on core services and regulatory standards of the highest quality. Guernsey leads global rankings in anti-money laundering and has a transparent tax regime.

JOHN WESTWOOD

Director of NPML, Founder & Group MD Blacktower Group

John has more than thirty years' experience in the financial services industry. Prior to founding Blacktower in 1986, John worked with Schroder Financial Management and became one of their leading advisers based in London. He is responsible for leading the Blacktower Group into the international market.

In 2010, John formed Nexus Global IFA Network with the aim of providing a comprehensive licensing, compliance and support network to other IFA organisations wishing to passport services throughout Europe and beyond.

In addition to John's corporate duties as Managing Director of the Blacktower Group, he continues to provide advice to many high net worth clients within Europe and international markets.



ROSS PRESTON

Director of NPML, Group MD Nova Wealth Limited

Having qualified as a solicitor with Allen & Overy in London, Ross joined HSBC Investment Bank in London and latterly New York where he was MD International Sales Trading and Operations. He then later moved to Numis Corporation plc where he set up, and was CEO of, their US operation based in New York.

Ross left New York in 2006 and joined Nova Wealth Limited in 2007. Since then, Ross has overseen the continuous growth of NWL in terms of assets under management and also furthering its expansion into differing geographies with NWL now having representation in the Caribbean, the Americas and the UK.



MEET THE TEAM

TRACY WATERMAN

Director, Client Services

Tracy has worked with NWL since its inception and has nearly forty years' experience in the securities industry in various roles. Having worked for both international private banks and global custodians, Tracy has gained experience in front, middle and back office covering all aspects involved in the administration and operation of portfolios, as well as the on-boarding and on-going servicing of client accounts, and client related compliance matters. Tracy was made a Director of NWL in 2019.



GAVIN FARRELL

Non-Executive Director

Gavin Farrell read law at the universities of Paris, Münster and London and qualified as a Solicitor of the Supreme Court of England and Wales, a French Avocat and an Advocate of the Royal Court of Guernsey. He worked for a number of years at Simmons & Simmons in their London and Paris offices before moving to Guernsey in 1999, where he was called as an Advocate of the Royal Court of Guernsey. Gavin became a senior partner and head of the Corporate Department at Mourant Ozannes before leaving in November 2016 to be one of the founding partners of Ferbrache & Farrell LLP. Gavin is a resident of Guernsey and is one of the top lawyers in the offshore finance world as ranked by numerous publications and is a highly experienced non-executive director.



MEET THE TEAM

DICKON ADDIS

Head of Investments

Dickon studied Chemical and Bioprocess Engineering at university and spent two years working for ICI and Zeneca. Dickon began his investment career with Furno and Del Castano Capital Partners focussing on their long only equity funds. He then spent four and a half years in International Institutional Equity Sales at Lehman Brothers in London before relocating to Guernsey and joining NWL in 2009. Dickon has been the Head of Investments for the last 3 years and was made a Director of NWL in 2019.



CLAIRE BARKER

Head of International Sales

Claire joined the financial services industry in 1994 with Skandia, a Swedish company specialising in onshore and offshore unit linked investments, trust and tax planning solutions. Having qualified as a financial advisor, Claire moved to Lloyds TSB in 2004, where she provided financial advice to high net worth individuals. In 2008, she moved offshore to provide investment advice in Asia and the Caribbean, before joining the private banking sector in 2011. Claire joined HSBC in the Channel Islands in 2013 and NWL in 2017.



MEET THE TEAM

DALE HUBBER-RICHARD

Chairman of Investment
Committee

Dale is a highly experienced and qualified investment professional, holding FCIS, CAIA and CFA UK's ASIP qualifications. He has held senior and board positions at trust, asset manager and closed and open ended fund firms. Over the course of his career, Dale has provided financial services to clients and corporates based in the UK, Guernsey, Jersey, Luxembourg, France, Singapore and the Cayman Islands. Currently, he is a member of the CFA UK's Social Media Working Group and leader of the CFA UK's Eminent Speaker Group. He is also chairman of NWL's Investment Committee.



For further information about our services or to discuss your specific requirements with our team, please contact Claire Barker, Head of International Sales:
claire.barker@nexus-npml.com

To request a tailored investment proposal, please contact proposals@nexus-npml.com



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