



NPML

NEXUS PORTFOLIO MANAGEMENT LIMITED

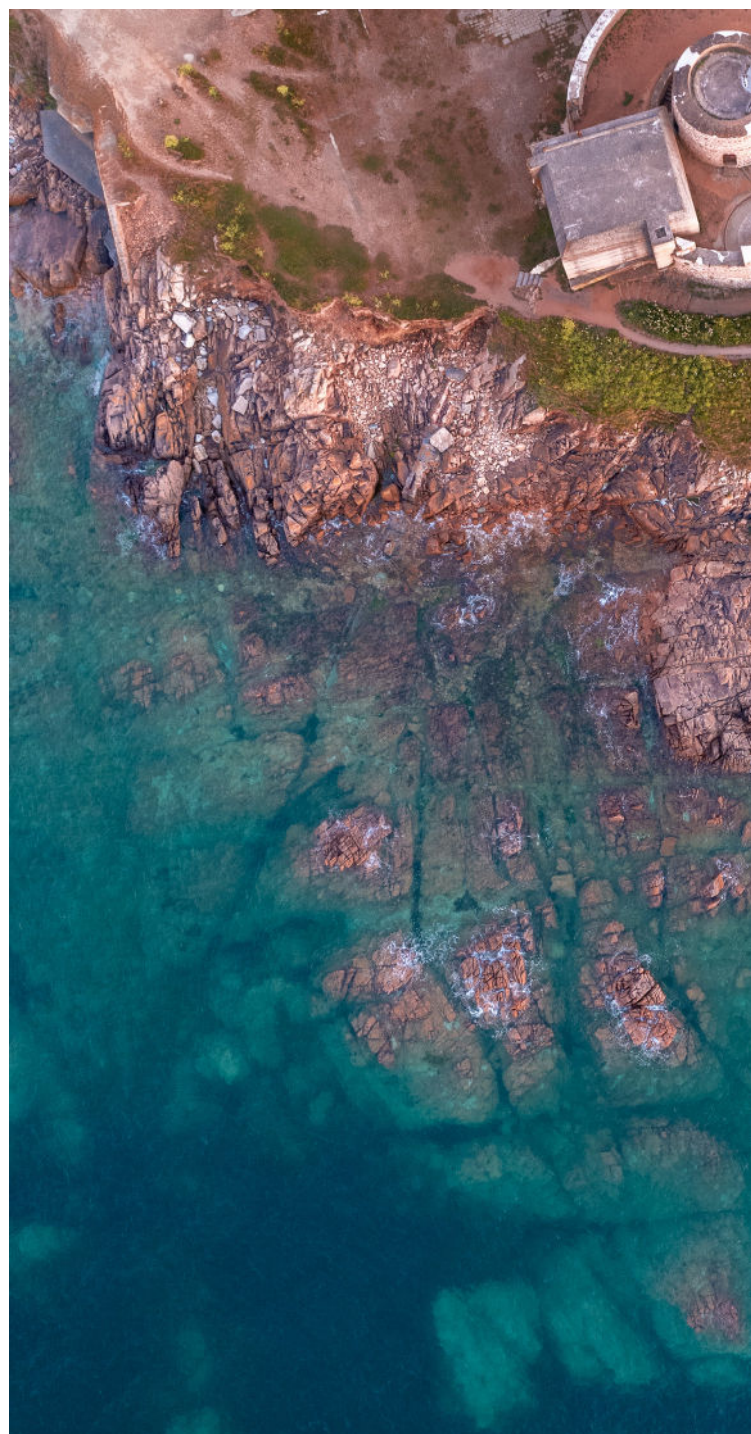
BOUTIQUE INVESTMENT MANAGEMENT, FIRST CLASS CLIENT SERVICES

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.





First class client services together with a flexible, personalised approach.

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.

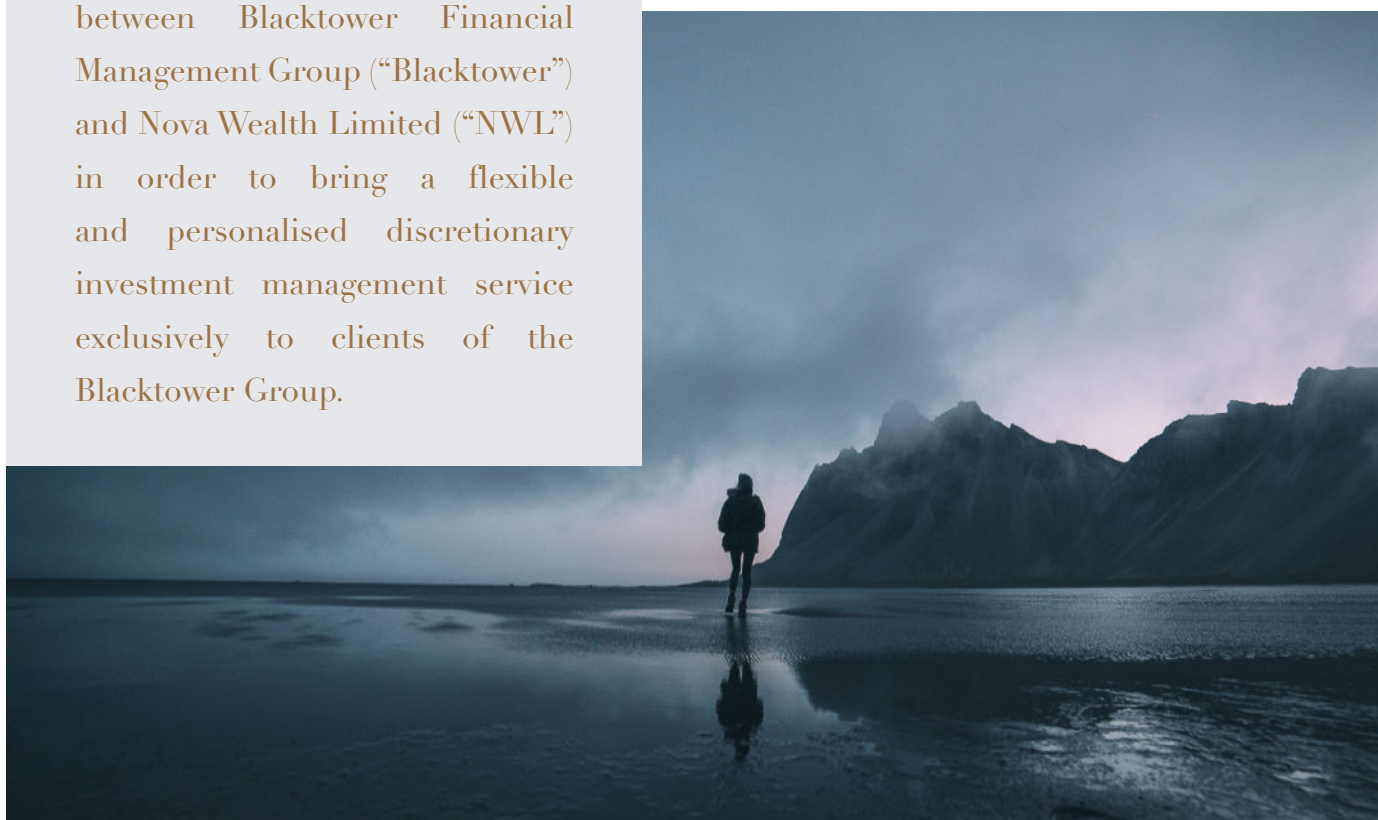
Our client base is based throughout the UK, Europe, and internationally.

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.

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 18 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.



www.nexus-npml.com

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 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.

3 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.

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.

RISK REPORTING

Risk analysis and management is fundamental to our investment process.

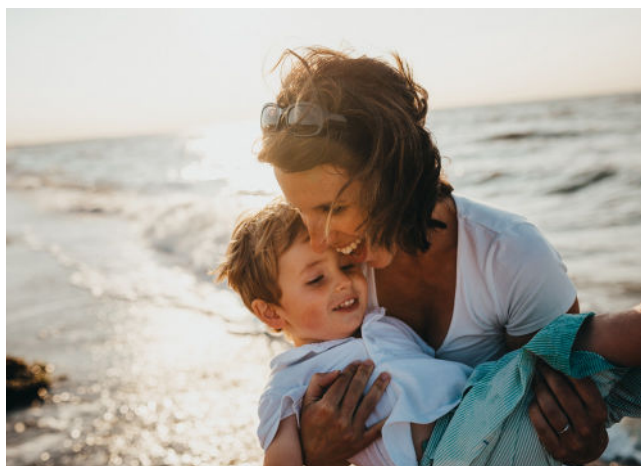
We analyse the risk and performance of client portfolios, as well as underlying investments, using industry leading financial technology used by the majority of US commercial banks and hedge funds.

We can provide risk analysis reports to our clients, at an additional cost.

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.

“The essence of investment management is managing risk, not managing return.”

BENJAMIN GRAHAM



ASSET ALLOCATION

Monthly Investment Committee



SECURITY SELECTION

Monthly Update Of Approved
Funds/Investment List



PORTFOLIO CONSTRUCTION

Proprietary Risk Model &
Portfolio Optimisation



RISK MANAGEMENT

Daily Risk Reports

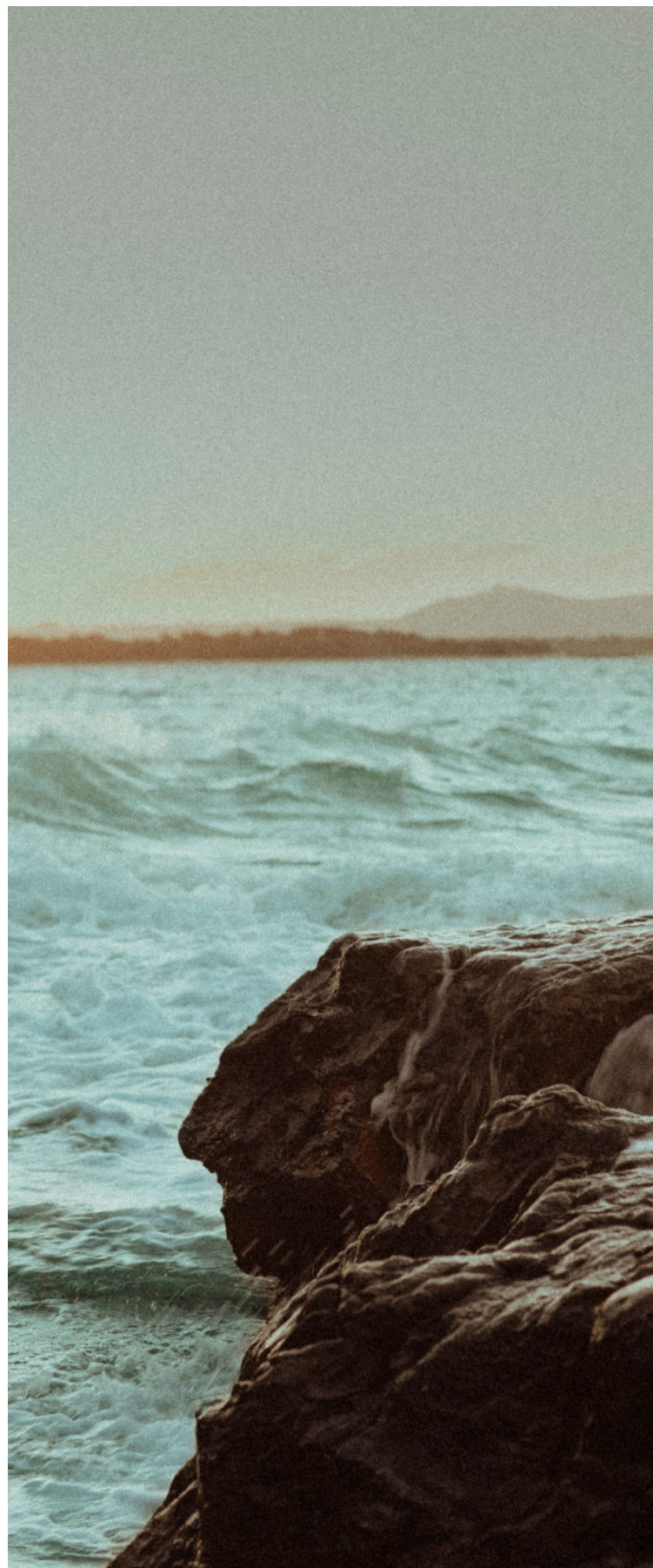
We have a disciplined investment process with a history of success. We base this process around proprietary investment analysis systems together with a macro top-down view provided by the investment team.

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

- 1 Quantitative 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.





Based on our disciplined research process and the specific profiling of each individual client, we construct our portfolios using a wide variety of asset classes.

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.

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.

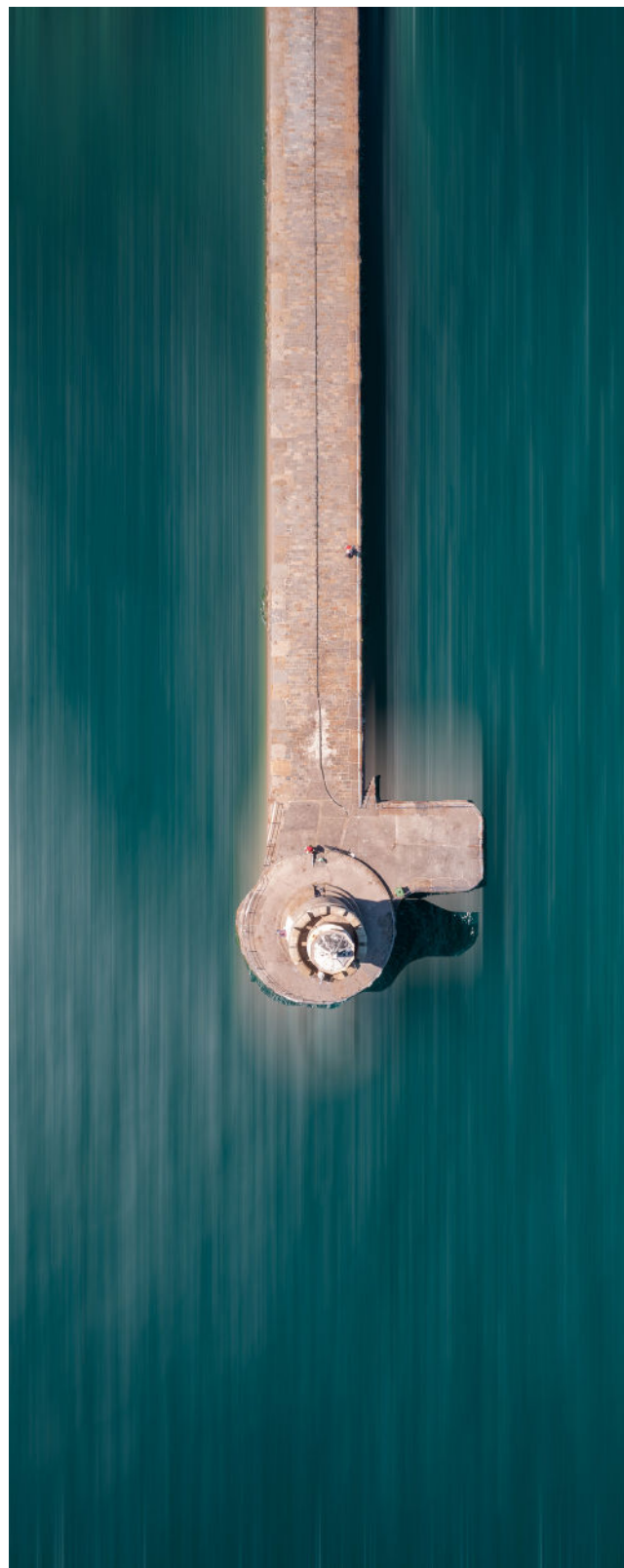
We have invested in our ability to monitor and report how your portfolio performs. We offer full online access to client portfolios, as well as clear and concise quarterly valuation reports.

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.



FOUNDERS



JOHN WESTWOOD

**Director of NPML, Group Chairman
of the 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 global representation.

INVESTMENT COMMITTEE

ROSS PRESTON

Director of NPML, Group MD Nova Wealth Limited

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 focusing 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 became the Head of Investments in 2017 and was made a Director of NWL in 2019.

DALE HUBBER-RICHARD

CAIA, 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. During his career, Dale has provided financial services to clients and corporates across the globe. He is a member of the CFA UK's Social Media Working Group and leads their Eminent Speaker Group. Dale joined NWL in 2019 and is the chairman of NWL's Investment Committee.

ROBERT CALLAGY

Investment Adviser, Fixed Interest

Robert is the founder of AngelMae Capital LL. He obtained a B.A. Degree in Economics with distinction from Yale University, M.S. Degree at the Massachusetts Institute of Technology (M.I.T). and he has obtained his Chartered Financial Analyst certification. Robert previously worked as an Investment Analyst for Goldman Sachs and Donaldson Lufkin & Jenrette in New York. Robert has also been responsible for global asset allocation modeling, macroeconomic research, performance attribution analysis and investment manager search for Dimension Capital Management.

SAMANTHA JONES

Associate Director, Head of Investment Services

Sam graduated from the University of Nottingham with a joint Honours Degree in Languages. She also studied at the University of Vienna and the University of Avignon and went on to complete a Degree in Teaching. Sam taught languages for seven years and, having decided on a change of direction, has worked at NWL for over six years. She has gained experience in the operations and investment teams as well as leading on several projects in marketing and IT and coordinating the launch of NPML. Sam now focuses on the provision of our investment services.

CONTACT US



www.nexus-npml.com

If you would like any further information on this service, please contact your Financial Adviser.



www.blacktowerfm.com/contact-us



info@blacktowerfm.com