



# RICHMOND HOUSE

## INVESTMENT MANAGEMENT

### RHIM Long Term Performance – Cumulative Returns

<u>As at 30<sup>th</sup> September 2017</u>	<u>Year To Date</u>	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
<b>RHIM Strategic</b>	<b>2.3%</b>	<b>3.0%</b>	<b>6.3%</b>	<b>10.7%</b>	<b>27.6%</b>	<b>n/a</b>
No appropriate benchmark	n/a	n/a	n/a	n/a	n/a	n/a
<b>RHIM Cautious</b>	<b>3.6%</b>	<b>5.2%</b>	<b>10.2%</b>	<b>15.1%</b>	<b>34.1%</b>	<b>54.8%</b>
PCI Cautious	3.0%	3.9%	10.2%	11.7%	21.5%	41.6%
IA Mixed Inv 20-60% Shares	4.8%	6.2%	19.5%	20.1%	37.8%	54.3%
<b>RHIM Income</b>	<b>4.8%</b>	<b>7.4%</b>	<b>17.5%</b>	<b>21.2%</b>	<b>44.2%</b>	<b>79.4%</b>
PCI Balanced	4.3%	6.1%	16.7%	17.7%	33.8%	51.2%
IA Mixed Inv 20-60% Shares	4.8%	6.2%	19.5%	20.1%	37.8%	56.4%
<b>RHIM Blended</b>	<b>5.5%</b>	<b>7.4%</b>	<b>15.1%</b>	<b>22.2%</b>	<b>48.8%</b>	<b>76.2%</b>
PCI Balanced	4.3%	6.1%	16.7%	17.7%	33.8%	51.2%
IA Mixed Inv 40-85% Shares	6.5%	9.3%	26.6%	27.4%	53.2%	66.4%
<b>RHIM Dynamic</b>	<b>6.2%</b>	<b>8.3%</b>	<b>16.3%</b>	<b>24.1%</b>	<b>51.8%</b>	<b>89.5%</b>
PCI Balanced	4.3%	6.1%	16.7%	17.7%	33.8%	51.2%
IA Mixed Inv 40-85% Shares	6.5%	9.3%	26.6%	27.4%	53.2%	66.4%
<b>RHIM Enterprise</b>	<b>7.5%</b>	<b>10.7%</b>	<b>20.2%</b>	<b>28.5%</b>	<b>61.3%</b>	<b>93.0%</b>
PCI Steady Growth	6.2%	8.7%	23.4%	24.0%	45.3%	61.3%
IA Flexible Investment	7.2%	10.5%	29.0%	28.2%	54.2%	60.4%

Risk Warnings; Past performance should not be seen as an indication of future performance. The price of shares/units and income from them may fall as well as rise and is not guaranteed. Prices calculated on a bid-to-bid basis, net income reinvested. The models used are typical of portfolios managed by RHIM. Your actual portfolio may differ depending on your individual circumstances. Performance illustrated is net of fund charges, gross of Richmond House Investment Management Fee. \*Theoretical ranking collated from relevant IMA sector.

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## INVESTMENT MANAGEMENT

### RHIM Long Term Performance – Discrete Returns

	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
<b>RHIM Strategic</b>	n/a	n/a	n/a	5.5%	8.3%	7.4%	3.7%	2.0%
No appropriate benchmark	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>RHIM Cautious</b>	9.1%	8.3%	-1.6%	8.1%	10.6%	6.2%	4.8%	3.5%
PCI Cautious	7.6%	6.8%	-0.5%	5.8%	5.0%	4.0%	1.3%	5.5%
IA Mixed Inv 20-60%Shares	16.3%	9.1%	-1.6%	8.7%	9.2%	5.0%	1.5%	10.6%
<b>RHIM Income</b>	20.0%	10.7%	-1.0%	12.4%	10.8%	6.9%	4.6%	8.3%
PCI Balanced	12.8%	9.8%	-2.9%	7.7%	9.2%	4.5%	1.9%	8.6%
IA Mixed Inv 20-60%Shares	16.3%	9.1%	-1.6%	8.7%	9.2%	5.0%	1.5%	10.6%
<b>RHIM Blended</b>	11.9%	14.1%	-4.6%	10.1%	14.8%	8.2%	6.7%	4.6%
PCI Balanced	12.8%	9.8%	-2.9%	7.7%	9.2%	4.5%	1.9%	8.6%
IA Mixed Inv 40-85%Shares	20.4%	12.5%	-5.4%	10.2%	14.8%	5.0%	2.8%	13.3%
<b>RHIM Dynamic</b>	15.0%	16.8%	-5.3%	8.5%	15.0%	8.5%	7.5%	4.6%
PCI Balanced	12.8%	9.8%	-2.9%	7.7%	9.2%	4.5%	1.9%	8.6%
IA Mixed Inv 40-85%Shares	20.4%	12.5%	-5.4%	10.2%	14.8%	5.0%	2.8%	13.3%
<b>RHIM Enterprise</b>	23.2%	19.4%	-7.7%	7.3%	18.6%	8.3%	8.1%	6.0%
PCI Steady Growth	17.2%	11.9%	-4.2%	8.9%	12.5%	4.7%	2.3%	11.6%
IA Flexible Investment	24.8%	14.9%	-8.5%	10.3%	14.8%	4.8%	2.1%	14.2%

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### **Performance data information**

#### **RHIM data**

Performance data of the RHIM Models is generated from Morningstar, fully reflecting transactions that have occurred and based on a quarterly rebalance. Client portfolios may differ depending on individual circumstances and frequency of rebalancing. The RHIM performance data shown in this document alongside the PCI data and the IA Mixed Asset sectors which are described below. The most relevant comparison sits in the row under each RHIM model. RHIM performance data enclosed is net of the underlying fund manager charge but not the RHIM DFM charge.

#### **PCI Data (Private Client indices)**

The PCI collects data from over seventy investment discretionary investment managers, representing in excess of 100,000 private clients. There are four categories covering the spectrum of risk: Cautious; Balanced Asset; Steady Growth; Equity Risk. These categories are based on risk relative to world equities. Risk is defined by three-year annualised volatility compared to the MSCI World index whereby the MSCI World has a relative risk of 1. That figure may be stated as a percentage (e.g. relative risk of 0.5 is 50% of MSCI World). The categories have the following risk bands;

PCI Cautious 0-40%

PCI Balanced 40-60%

PCI Steady Growth 60-80%

PCI Equity risk 80-110%

#### **IA sectors (Investment Association)**

The Investment Association is the trade body that represents UK investment managers. 200 members collectively manage over £5.7 trillion on behalf of clients in the UK and around the world. Fund providers choose the sector into which they would like their fund classified but must meet the sector parameters. Performance data is not collected by the Investment Association but by data vendors who use it to create ranking tables and calculate sector averages. Returns are net of the fund charge but do not include any adviser or platform charges.

The IA 20-60% sector data must hold a range of different investments with a minimum of 20% in equities and a maximum of 60%. No less than 30% must be invested in fixed income or cash.

The IA 40-85% sector data must hold a range of different investments with a minimum of 40% in equities and a maximum of 85%. There are no requirements to hold fixed income or cash.

The IA Flexible sector has significant flexibility over where to invest. There is no minimum or maximum limit for equities, currency or fixed income. Can invest up to 100% in equities at their discretion.

Risk Warnings; Past performance should not be seen as an indication of future performance. The price of shares/units and income from them may fall as well as rise and is not guaranteed. Prices calculated on a bid-to-bid basis, net income reinvested. The models used are typical of portfolios managed by RHIM. Your actual portfolio may differ depending on your individual circumstances. Performance illustrated is net of fund charges, gross of Richmond House Investment Management Fee. \*Theoretical ranking collated from relevant IMA sector.

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