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For Immediate Release

Novia launches gap analysis planning tool

Advisers provide graphical illustration of portfolio anomalies

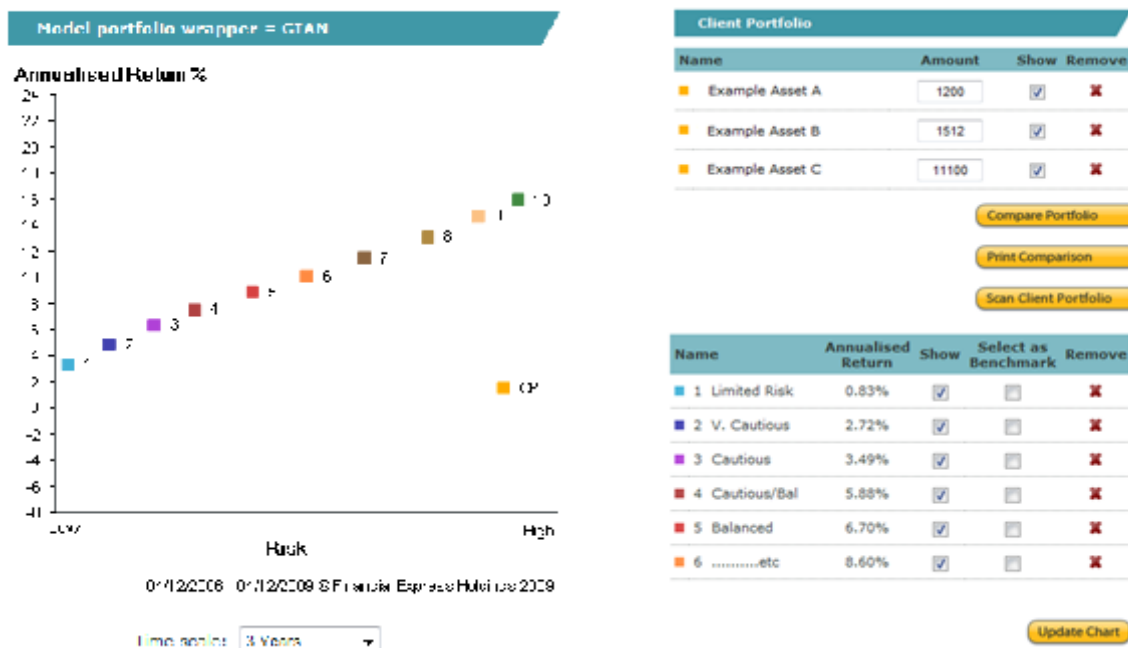
Novia has launched Model Portfolio Evaluator (MPE), a client portfolio analysis tool that allows advisers to illustrate graphically how a client's existing portfolio compares to one or more model portfolios that the adviser has created.

MPE allows an adviser to plot the current performance of a client's portfolio held off the platform, and compare this, on a return versus risk basis, to model portfolios that the adviser has pre-established on the platform for different risk profiles; for example, cautious through to a more adventurous portfolio.

The advantage for both client and adviser is that MPE clearly illustrates in a readily understandable format how the client's portfolio, which can often over time become 'out of synch', compares to one that accurately reflects their risk and reward profile.

Furthermore, MPE allows both real time analysis, plus the ability for the adviser to present the documentation for clients to consider at a later date.

Model Portfolio Evaluator



MPE builds on a suite of adviser tools including Risk Profile Questionnaires, Fund Charting, Portfolio Scanner, Portfolio Builder, and the core Client Report that explains how a portfolio has been constructed which an adviser can choose to include in their reports to clients.

Paul Boston, sales director at Novia comments;

"As the RDR becomes more of a reality, the ability to use an integrated investment process to analyse, create and deliver portfolio management effectively and efficiently is essential. We're talking to more and more advisers who appreciate that a full wrap is going to become an essential part of their business if it isn't already".

- **Ends** -

Further information on the Novia suite of integrated planning tools:

Model Portfolio Evaluator:

- A new tool to demonstrate how a client's portfolio is performing compared to where it might be given their risk profile. Using own build model portfolios (or those constructed by a selected discretionary manager), this can provide a powerful visual to help identify the need for portfolio restructuring clearly.

Risk Assessment:

- Risk Assessment Questionnaire – a series of questions (constructed by our actuarial consultancy) to understand a client's attitude to investment risk. This generates a risk score of 1 (low propensity to take investment risk) to 10 (high propensity to take investment risk)

Portfolio Scanner:

- 'Looks through' a client's portfolio to understand the mix of underlying investments held within any existing investment funds they have. (Can often reveal an over exposure to a particular equity or sector). This helps with a subsequent construction/restructure of the client's portfolio.

Portfolio Builder:

- Uses a collection of tools in an easy to follow (and easy to dip in and out of) sequence to construct and test a portfolio prior to trading on the Novia wrap. Tools include:
 - **Asset Allocator** – generates optimal asset allocation for the client's risk score - developed by Novia's consultant actuary and updated quarterly. Adviser can tailor asset allocation if required.
 - **Asset Manager** – a dashboard tool that pulls together asset allocation and asset selection
 - **Asset Selector** – enables application of various filters to funds (eg ranking by Sharpe ratios, volatility etc) to aid in selection of funds/equities

Client Report:

- A word document for use as required (ie content can be added/deleted as required by the adviser) by the adviser. Summarises how the portfolio has been constructed (highlighting any filters that have been applied to fund/asset selection) and helps with the creation of a compliant report for the client.

Fund Charting:

- Ability to chart a fund's performance over a period of time against a selection of different indices.
- Detailed Fund Fact Sheets can also be viewed from information feeds provided by Financial Express.

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Notes to editor:

Novia Winners – Best New Platform – UK Platform Awards 2009

Novia Financial plc launched to market in October 2008 to provide a comprehensive wealth management service or 'full wrap platform' for investment advisers and their clients. Novia provides a transparent pricing structure as well as access to a wide range of product wrappers each with their own Cash Facility, an extensive suite of portfolio management

tools, and access to an extensive range of investment classes including shares, bonds, traditional authorised funds, ETFs and alternative investments.

The core operating system is provided by Australian based GBST who have been developing software solutions for fund administration and financial services since 1996, and for wrap solutions since 1999, amassing \$186bn (AU) in assets under management on their systems. The comprehensive suite of portfolio management tools is powered by Financial Express, who also provide the data for the platform, and the illustrations are provided by Dunstan Thomas.

The Novia team, based in Bath, is led by Bill Vasilieff, ex Sales and Marketing director and joint Co-founder of Selestia. Novia, as an independent proposition, has substantial financial backing from a combination of private individuals and corporate organisations. The board is chaired by Sir Anthony Cleaver (former chairman and chief executive of IBM in the UK). Other members include John Beaumont, non executive, who has held a number of non executive roles in major public organisations and several technology startups, Tim Levy (non executive and investor), Chief Executive of Future Capital Partners, David Royds (non executive and investor) Chairman of Matrix group, and Bill Vasilieff as CEO.

Novia Financial plc is authorised and regulated by the Financial Services Authority.

Novia - winner of Best New Platform - UK Platform Awards 2009

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