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For Immediate Release

## Novia offers Julius Baer Gold Exclusive

Novia, the full service wrap provider, has launched on its platform an exclusive version of the protected Julius Baer's Physical Gold Fund.

The protected version of the Julius Baer Physical Gold Fund is an ETF which offers 95% capital protection at maturity and 100% upside participation. The protection for the product is provided by Nomura, one of the world's biggest banks who will be issuing this product as a structured note.

The protected ETF invests exclusively in physical gold, primarily in standard 400-ounce bars which are stored in high security vaults in Switzerland. It is currency-hedged against foreign exchange risk in relation to the US dollar to ensure returns are not distorted by currency movements.

The product will be exclusively available on the Novia platform until 19 November 2009.

Stephen Moore, Executive Director, Head of Sales UK at Julius Baer International Ltd said: "The price of gold has surged through the US\$1000 mark and Julius Baer believes it will continue to rise in 2010. Concerns over the devaluation of major currencies, especially the US dollar, and inflation, are encouraging investors to seek safe haven investments. Gold is high on their agenda.

Nomura International (one of the world's largest Investment banks) will be issuing this structured note and providing the capital protection. Individuals investing in this product for the full 5 year term will be guaranteed a return of at least 95% of their capital at maturity.

Paul Boston, Sales Director at Novia commented:

"Our proposition is to offer professional investment advisers access to a great range of assets. They are looking for innovative products which not only offer good returns but that suit the current investment climate. This product addresses investor concerns and will be a useful asset for advisers looking to diversify their clients' portfolios."

"Advisers signed up to use our wrap will be able to put this into SIPP, GIA and stocks and shares ISA product wrappers."

The product has a minimum investment of £10,000 and investments will be accepted in increments of £10,000 net of charges.

Ends –

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## Notes to editors:

### Novia

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.

### Nomura International

Nomura is a leading financial services group and the preeminent Asian-based investment bank with worldwide reach. Nomura provides a broad range of innovative solutions tailored to the specific requirements of individual, institutional, corporate and government clients through an international network in over 30 countries. Based in Tokyo and with regional headquarters in Hong Kong, London, and New York, Nomura employs about 26,000 staff worldwide. Nomura's unique understanding of Asia enables the company to make a difference for clients through five business divisions: retail, global markets, investment banking, merchant banking, and asset management. For further information about Nomura, please visit [www.nomura.com](http://www.nomura.com)