

How we invest client money

Strategy-led, regularly governed and built around what you keep, not what looks busy.



At Novitas, investing is the implementation of your plan. We don't start with a standard portfolio and try to make your life fit it. We start with your strategy and then we put money to work using solutions that are regularly overseen and governed, with clear accountability and clear decision rules. Our duty of care is simple – we adapt the way we work so clients remain protected from avoidable harm, and so decisions stay coherent with the plan.

And we apply one simple standard throughout: Cost is what you pay. Value is what you keep.

The value of investments and any income from them can fall as well as rise and you may get back less than you invest. Tax treatment depends on individual circumstances and may change.

HOW WE INVEST CLIENT MONEY

01



Strategy first, investing second

A strategy is the plan's logic.

Before any money is allocated, we define:

- What job the money must do: Save it / Spend it / Share it (including the overlaps)
- Your timeframes and flexibility needs
- What "enough" looks like (and what can flex if needed)
- Resilience requirements: buffers, sequencing and behaviour under pressure
- Decision rules: when we rebalance, when we change and when we do nothing.

This is anti-default investing: fewer assumptions, less emotion, better decisions repeated.

02



Bespoke where it matters, standardised where it helps

Bespoke isn't complexity. It's appropriate precision.

Your investment approach is tailored around:

- Your meta goals and current micro goals
- Your force field (what drives progress and what resists it)
- Your resources (cashflow, time, resilience, decision capacity, support)
- Your real-life constraints and intentions (including lifetime sharing).

But we don't customise for the sake of it. If additional complexity doesn't improve outcomes, we simplify. That's value.



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Strong investment partners, chosen for substance

Relationships built over years – selected for capability, not brand recognition.

We work with established investment partners and specialist teams we know well. Some may not be household names. This is intentionally more institutional than high street, selected for capability, governance and resources rather than marketing visibility and that's deliberate.

High street recognition is not a selection criterion. We care about whether a partner is:

- Established within the industry, with a long operating history
- Properly resourced, with strong operational infrastructure and governance
- Backed by the financial strength and support needed to run money responsibly
- Consistent, disciplined, and transparent in their approach
- Able to evidence what they do and why they do it independently.

These relationships are built over years, not picked from a list. The benefit to clients is simple: stronger governance, deeper resources and a more dependable implementation engine behind the strategy.

04



Regular governance – because drift is expensive

Risk is not a label. It's what happens to your life when markets move.

Client money is overseen on a regular basis, within agreed boundaries, to:

- Prevent portfolios drifting away from the strategy
- Maintain diversification discipline
- Rebalance when required
- Make changes when conditions or your circumstances warrant it
- Document decisions so they are explainable, not improvised.

This is how we avoid the default outcome: reacting to noise, or doing nothing until the problem is large.



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Why we don't run day-to-day investment management in-house

Novitas focuses on what drives outcomes most – the joined-up plan which includes goals, cashflow, sequencing, tax-aware decisions (where relevant) and the crossover years where saving, spending and sharing collide.

Day-to-day investment management is a specialist discipline with its own governance, controls and infrastructure. Rather than recreating that internally (and passing the overhead to clients), we use specialist investment governance where it earns its keep. We keep Novitas time focused on the planning decisions that determine whether the money is useful in your life.

The result is a cleaner division of labour:

- Specialist oversight for implementation discipline
- Novitas oversight for joined-up strategy and suitability.

06



How we think about cost and value in investing

A solution earns its place only if it improves outcomes after costs.

If an additional layer of oversight doesn't improve outcomes after costs, we don't use it. That's the Novitas definition of fair value.



Costs

Cost is not just fees, it's anything that reduces what you keep, including:

- Unnecessary complexity
- Poor sequencing when spending begins
- Avoidable tax leakage (where relevant)
- Behavioural mistakes triggered by volatility
- Drift created by lack of governance.



Value

Value is what remains in your favour:

- A strategy that stays aligned to your life
- Resilience that prevents forced decisions at bad times
- Disciplined governance that reduces unforced errors
- Clarity that makes decisions calmer and faster
- Solutions chosen for the job they do, not for fashion.



What you should notice as a client

If we're doing this properly, you should experience:

- Clarity on what each part of your money is for
- Less noise-driven decision making
- A plan that adapts without losing its logic
- Complexity kept under control
- Confidence that the system still works when life isn't tidy.

Cost is what you pay. Value is what you keep.

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