



LOM ASSET MANAGEMENT LIMITED

As of 02/24/12

LOM Balanced Fund (USD)

LOM Asset Management
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 Hamilton, HM 11
 Bermuda
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Investment Objective

The Fund's objective is to achieve long term capital growth while limiting overall volatility. The Fund invests in a globally diversified portfolio of offshore funds.

Management Style

To manage a diversified portfolio while providing superior returns with lower risk relative to the benchmark portfolio. The benchmark portfolio consists of a weighting of 40% Citigroup Government/Corporate 1 to 5 year index and a weighting of the 60% MSCI World Index.

Fund Information

Fund Manager

LOM Asset Management Ltd.

Portfolio Manager

Grant Hopkins

Domiciled

Bermuda

Exchange

Bermuda Stock Exchange

Inception Date

3/13/2000

Dealing Terms

Friday (5:00 AST)

Settlement Terms

Trade +5

ID ISIN

BMG556251004

Bloomberg Ticker

LOMBALF BH

Administrator

Apex Fund Services

Auditor

Deloitte & Touche

Management Fee

0.65%

Sales Fee

May be applicable

CONSIDERATIONS: Investors should consider factors that may be relevant to their circumstances, including tax considerations, before making any investments. Please note that past performance of an investment is not a guide to future investment return, and principal value may fluctuate with changing market conditions and when sold or redeemed may be worth more or less than the original cost. The product described herein, may involve greater risk. Please consult with your Investment Advisor to discuss if this investment is suitable for your personal situation. Where appropriate, please review a prospectus to obtain a complete outline of the terms and risk associated with the fund's investments. LOM is licensed to conduct Investment Business by the Bermuda Monetary Authority.

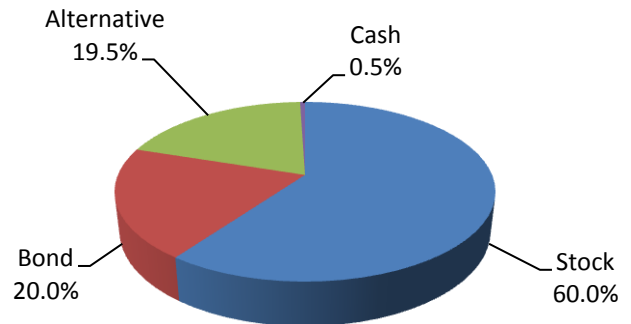
Fund Performance

Price:	\$	9.60
1 Month Return:		3.03%
3 Month Total Return		10.94%
6 Month Total Return		5.91%
1 Year Total Return		-3.57%
YTD Return:		7.71%
Return Since Inception		-4.00%

Analytics

Return Sharpe Ratio	-0.09%
Ann. Sortino Ratio	-0.19%
Downside Risk	10.55%
% Periods up	50.00%
% Periods Down	50.00%
Maximum Drawdown	-17.63%
Volatility	14.04%
Standard Deviation	17.06%
Semivariance	15.71%

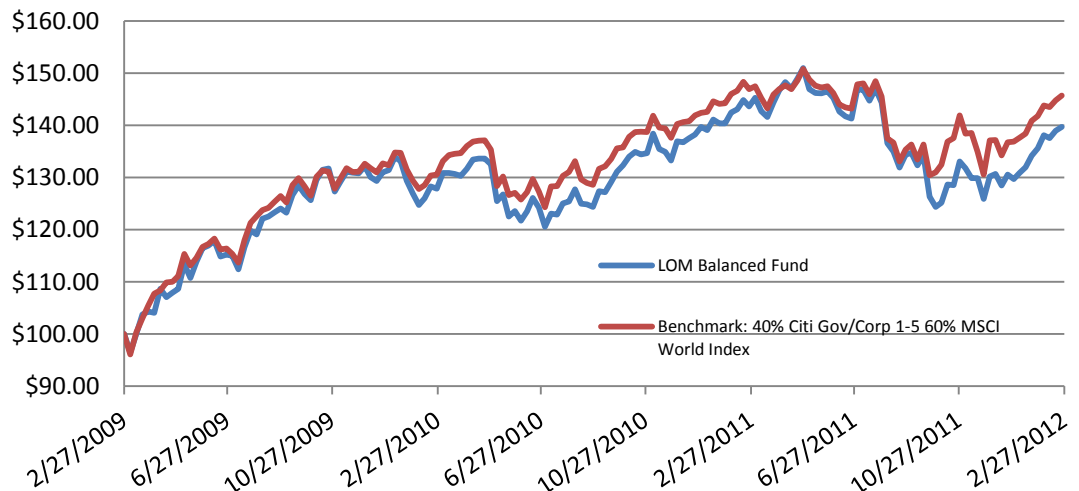
Strategic Asset Allocation



Top 10 Holdings

Top 10 Holdings	Weighting (%)
LOM Equity Growth Fund Ltd	57.32
Franklin Templeton Investment	10.46
LOM Commodities Fund Ltd	8.21
LOM Fixed Income Fund Ltd	7.08
Pimco Funds Global Investors -	5.42
PowerShares DB Oil Fund	2.40
iShares Dow Jones US Real Esta	2.25
Vanguard REIT ETF	2.10
Schroder International Selecti	1.95
SPDR Gold Shares	1.73

Value of \$100 Invested 3 Years Ago



Source: Bloomberg