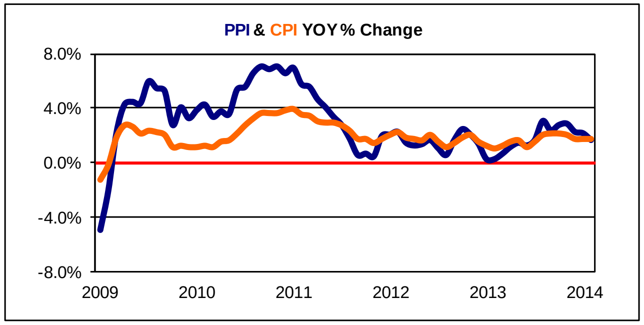
Economic Overview

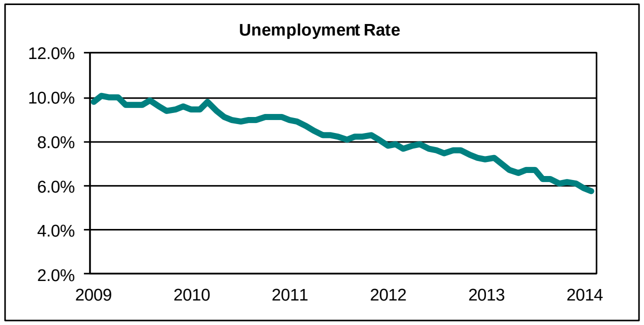
November's economic data proved a mixed bag, robust enough to dispel fears over an imminent downturn in the economy yet not strong enough to support current equity valuations. Third quarter GDP came in better than expected at +3.9% (expectations were for +3.3%) as the labor market and consumer sector proved resilient while manufacturing and housing showed some signs of softening. The one thing the data did accomplish was to give the Fed cover to remain on the sidelines for now, possibly pushing back an initial rate hike into 2016.

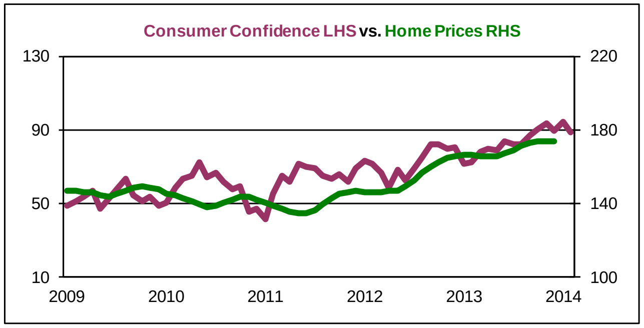
The Unemployment Rate for October dipped to +5.8%, down from the prior month's reading of +5.9%. Nonfarm payrolls rose slightly less than expected (+214k vs. +235k) while the Labor Force Participation Rate climbed a tenth of a percent to 62.8%. The Underemployment Rate dropped 3/10's of a percent to +11.5%, not far from the 20-year average of +10.7%. Average Hourly Earnings rose a modest +0.10% MoM and are up +2.0% YoY while Average Weekly Hours held steady at 34.6. Initial Jobless Claims averaged +293k during November continuing their trend lower.

Despite scant wage growth, consumer showed some signs of life as we head into the important holiday shopping season. No doubt aided by a sharp drop in gasoline prices, as well as some heavy discounting, initial reports suggested a robust "Black Friday" and good start to the mania that is the holiday season. Retail Sales for October rose slightly more than expected (+0.3% vs. +0.2%) while ex-Auto & Gas they climbed +0.6%. Personal Consumption in the 3rd quarter rose +2.2%, ahead of estimates for a +1.9% rise.

As suggested above, one thing the Federal Reserve doesn't have to worry about currently is inflation. October saw consumer prices flat versus the prior month while wholesale prices rose a modest +0.2% MoM. CPI is now up just +1.7% YoY (Core CPI up +1.8% YoY), while PPI is up just +1.5% YoY. The PCE Deflator rose just +0.1% in October and is up just +1.4% YoY. Disinflation remains more of a concern, with the consensus idea being that the U.S. is importing deflation from abroad. Time will tell, but for now, the Fed is likely to err on looser versus tighter monetary policy.

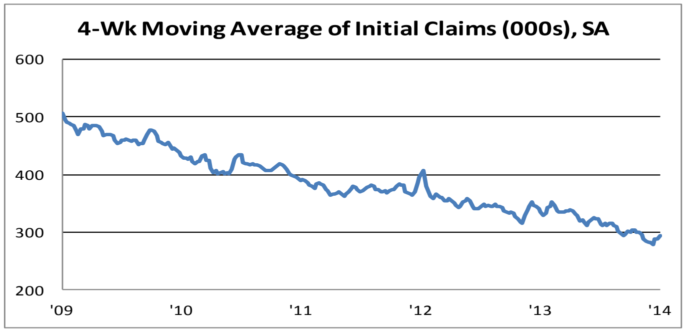


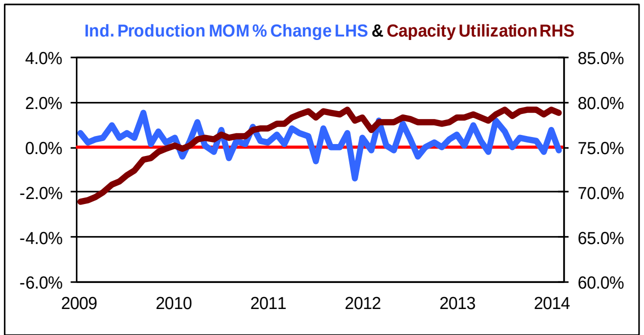




Key Data Points

Name	Current	For	Previous	For
Retail Sales ex. Autos MOM %	0.30%	October	0.00%	September
Housing Starts	1009K	October	1038K	September
Factory Orders MOM %	-0.60%	September	-10.00%	August
Leading Indicators MOM %	0.90%	October	0.70%	September
Unit Labor Costs	0.30%	Q3 2014	-0.50%	Q2 2014
GDP QOQ (Annualized)	3.90%	Q3 2014	4.60%	Q2 2014
Wholesale Inventories	0.30%	August	0.60%	August
MBA Mortgage Applications	-2.60%	October	-4.30%	November





Nottingham Monthly Market Wrap
November 30, 2014

Equity Markets

U.S. equities gained for the second straight month and are zeroing in on another year in the green with just one month to go. After last year's +32.4% gain on the S&P 500, many market prognosticators were expecting equities to (at the very least) take a breather. However, with only month left until the close of 2015, the S&P 500 has defied the skeptics so far with a year-to-date gain of +14.0%.

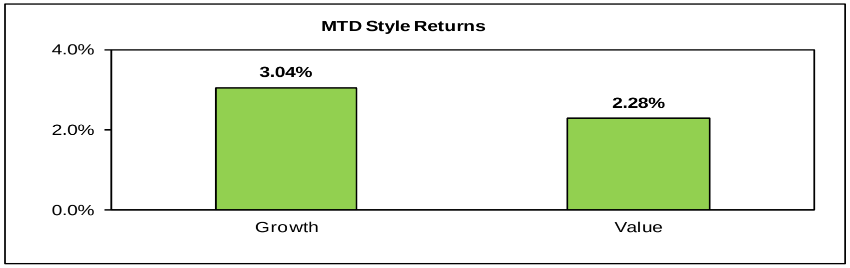
During the month, the biggest story in the markets was the continued decline in oil. West Texas Intermediate (WTI) crude plunged -17.9% to $66.15/bbl as OPEC declined to cut production. Unsurprisingly, Energy bore the brunt of the move as the sector fell -8.5%. For the true contrarians out there, Energy is starting to appear ripe for a tactical position as oil should eventually begin to see support from the market's "invisible hand." On the supply side, production will likely decline as certain oil wells become unprofitable at current prices. At the same time, the U.S. economy continues to chug along and an unexpected uptick internationally could bolster demand even further. However, the speed of these factors is up for debate.

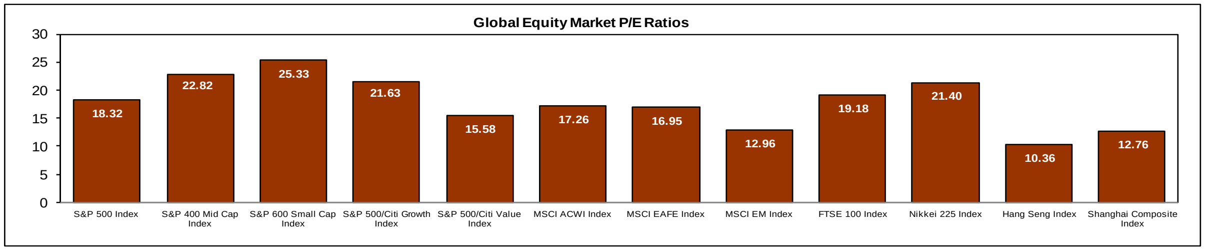
While energy stocks tumbled on oil's move lower, the biggest beneficiary appeared to be the U.S. consumer. With less of their budgets going to the gas pumps, consumers are projected to have more money to allocate elsewhere; this relief at the pumps pushed both Consumer Staples (+5.5%) and Consumer Discretionary (+5.4%) to the front of the pack for the period. Digging even deeper, the SPDR Retail ETF (XRT) returned +6.6% in November. Only time will tell if this tailwind persists and can translate into stronger consumption during the holiday season. If it does, it could certainly be a catalyst to boost equities even further.

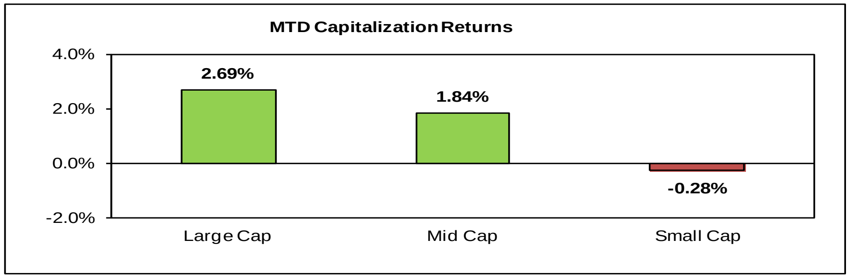
Looking forward, December is typically a strong month for equities from a seasonality perspective and it stands to be even stronger if the year's unrelenting rally has caught fund managers off guard. Those managers may now be forced to reposition their portfolios towards stocks to drive their performance into the end of the year. If the rally holds, 2015 will represent the S&P 500's sixth consecutive annual gain with its last loss coming in 2008. Since the start of 2008, the S&P 500 has now returned +63.7%, proving stocks can be awfully volatile, but the best bet is often just to stay the course.

Equity Returns

Name	MTD	QTD	YTD	1 Year	3 Year	5 Year
S&P 500 Index	2.69%	5.20%	13.97%	16.85%	20.94%	15.96%
S&P 400 Mid Cap Index	1.84%	5.47%	8.84%	12.20%	19.48%	17.75%
S&P 600 Small Cap Index	-0.28%	6.79%	2.81%	4.30%	19.62%	18.56%
S&P 500/Citi Growth Index	3.04%	6.07%	16.00%	19.13%	21.00%	16.77%
S&P 500/Citi Value Index	2.28%	4.21%	11.75%	14.35%	20.91%	15.13%
MSCI ACWI Index	1.74%	2.49%	6.82%	8.72%	15.53%	10.75%
MSCI EAFE Index	1.42%	-0.03%	-0.81%	0.70%	12.78%	7.10%
MSCI EM Index	-1.05%	0.13%	2.69%	1.38%	5.64%	3.91%
FTSE 100 Index	3.13%	2.12%	3.38%	5.01%	11.23%	9.50%
Nikkei 225 Index	6.37%	7.95%	8.86%	13.36%	29.86%	15.46%
Hang Seng Index	0.05%	4.87%	7.00%	4.44%	14.24%	5.51%
Shanghai Composite Index	10.86%	13.50%	31.00%	24.84%	7.90%	-1.01%

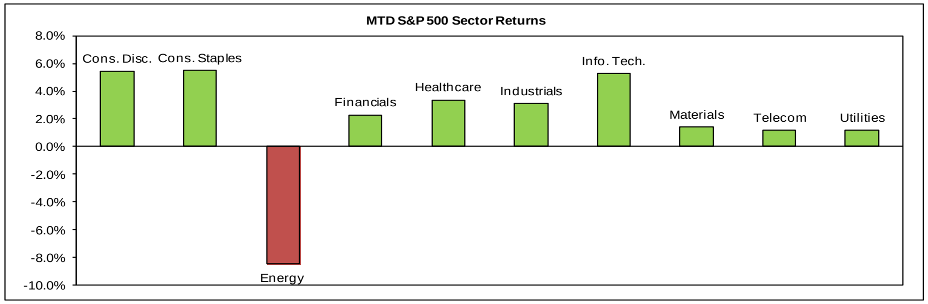






S&P 500 Sector Returns

Sector	MTD	QTD	YTD	1 Year	3 Year	5 Year	% of S&P 500
Consumer Discretionary	5.43%	7.69%	8.62%	11.16%	24.97%	22.24%	11.90%
Consumer Staples	5.48%	9.29%	17.20%	17.89%	18.96%	16.27%	10.75%
Energy	-8.49%	-11.12%	-8.25%	-5.39%	5.91%	8.44%	8.08%
Financials	2.30%	5.34%	13.15%	15.57%	26.23%	12.59%	16.02%
Healthcare	3.37%	8.91%	27.01%	28.06%	29.69%	20.20%	14.13%
Industrials	3.09%	6.91%	9.98%	14.63%	21.76%	17.89%	10.39%
Information Technology	5.26%	7.06%	22.19%	27.26%	21.35%	16.52%	20.09%
Materials	1.42%	-1.14%	7.63%	12.81%	15.03%	11.74%	3.24%
Telecommunications	1.18%	2.10%	9.72%	9.42%	14.60%	13.87%	2.37%
Utilities	1.20%	9.35%	24.60%	25.75%	13.90%	13.79%	3.04%



Fixed Income

Bond prices continued to grind higher despite the formal ending of the Fed's quantitative easing experiment. The force behind lower U.S. bond yields is likely centered outside the U.S., rather than domestically based. U.S. yields remain significantly above those of Germany, France, the UK , Spain and even Italy. What we Americans deem a paltry return on our 10-year Treasury Note (currently 2.23%) is a veritable king's ransom in Deutschland, where 10-year Bunds yield 0.72%! An appreciating U.S. Dollar only adds to the allure of U.S. bonds and helps explain the relentless rise in prices. When combined with little to no inflation in the U.S., forecasters are calling for an extended period of historically low interest rates. (Of course, these same forecasters were calling for higher rates at the start of 2014.)

Debt issues of U.S. states and municipalities remain hot this year as the ML Municipal Master Index rose +0.14% last month, leading all domestic sectors for 2014 with a YTD return of +9.14%. High-yield muni's were even stronger, up +1.10% in November and a robust +12.2% YTD. Healthier state coffers and rising home prices have fortified the balance sheets of many municipalities and muni's remain one of the last tax-exempt investments available. A staple of many high-net worth portfolios, muni's are a relative bargain versus both corporate and Treasury securities.

With somewhat stretched valuations and growing concerns around market liquidity, U.S. corporate issues lagged Treasuries during November. The ML U.S. Corporate Master Index rose +0.64% versus a +0.90% rise in the ML U.S. Treasury/Agency Master Index. High-yield bonds fell on the month as declining oil prices triggered concerns over debt-laden energy companies. The ML U.S. High Yield Master II Index dropped -0.72% and lags most fixed income sectors with a YTD return of just +4.04%. Liquidity in the corporate bond arena has yet to be severely tested and there is rising speculation that it would fail any test. Basel and Dodd-Frank related limitations imposed on commercial banks have sapped the bond market of its primary – and steadiest – form of liquidity.

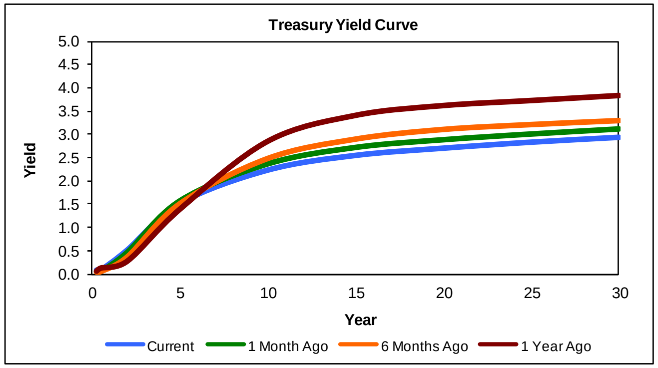
Eleven months ago, few forecasted a positive year for bonds in 2014. Now, with the year coming to a close, few are calling for higher yields anytime soon. Deflationary challenges in Japan and the Eurozone are being felt in bond markets around the globe. The US is not immune to these pressures, much to the surprise and consternation of domestic bond buyers. 2015 should prove an interesting year as Fed Balance sheets face off against global disinflationary forces.

Central Bank Activity

Name	Current	1 Month Ago	6 Months Ago	1 Year Ago
Fed Funds Rate	0.25%	0.25%	0.25%	0.25%
Bank of Japan Target Rate	0.10%	0.10%	0.10%	0.10%
European Central Bank Rate	0.05%	0.05%	0.25%	0.50%
Bank of England Official Bank Rate	0.50%	0.50%	0.50%	0.50%

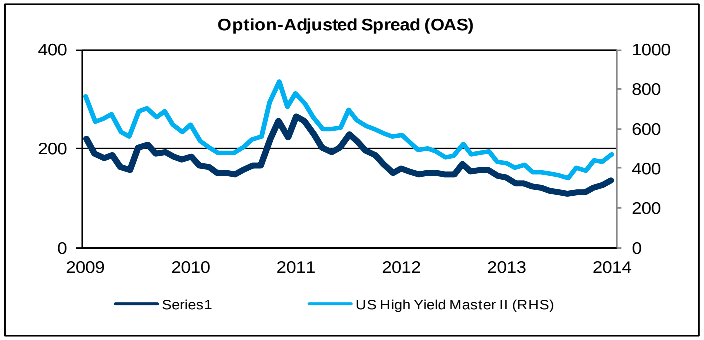
Fixed Income Returns

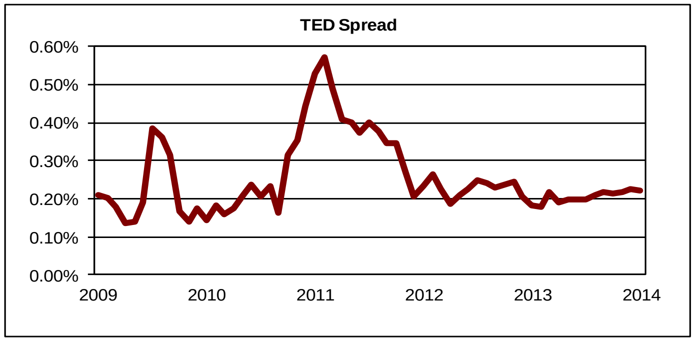
Name	MTD	QTD	YTD	1 Year
ML U.S. Treasury/Agency Master Index	0.90%	1.95%	5.62%	4.56%
ML U.S. Broad Market Index	0.76%	1.76%	6.19%	5.51%
ML U.S. Corporate Master Index	0.64%	1.57%	7.67%	7.47%
ML U.S. High Yield Master II Index	-0.72%	0.42%	4.04%	4.61%
ML USD Emerging Market Sovereign & Credit Index	-2.56%	-2.10%	3.53%	5.48%
ML Global Government Bond II Index	1.18%	1.91%	7.45%	6.65%
ML Municipal Master Index	0.14%	0.75%	9.14%	8.76%
ML Municipal High Yield Index	1.10%	0.43%	12.21%	11.50%

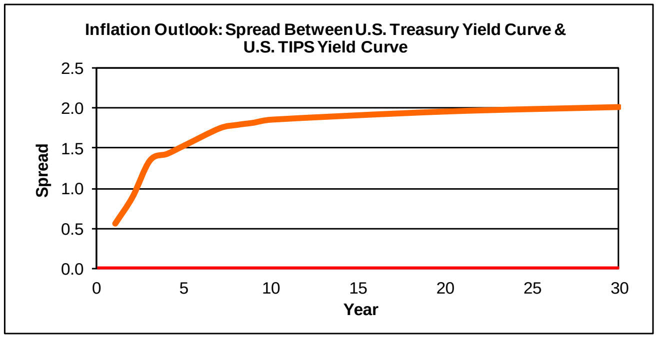


U.S. Treasury Yields

Period	3 Month	6 Month	2 Year	5 Year	10 Year	15 Year	20 Year	25 Year	30 Year
Current	0.07%	0.07%	0.50%	1.51%	2.23%	2.55%	2.70%	2.83%	2.94%
1 Month Ago	0.05%	0.06%	0.46%	1.57%	2.36%	2.71%	2.87%	3.00%	3.11%
6 Months Ago	0.04%	0.05%	0.36%	1.50%	2.48%	2.89%	3.10%	3.20%	3.29%
1 Year Ago	0.06%	0.12%	0.27%	1.38%	2.84%	3.39%	3.61%	3.71%	3.82%







Alternative Investments

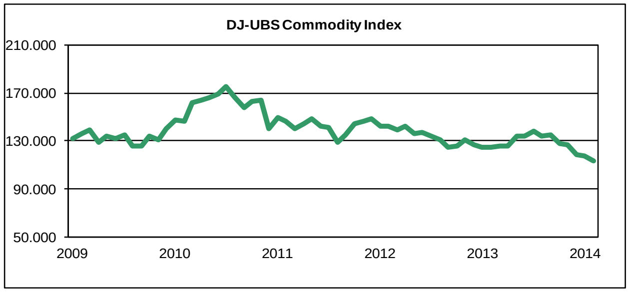
Alternative investments were a mixed bag in November, with the lone standout being West Texas Intermediate (WTI) crude oil, which fell -17.9% on the month, or more than $14/bbl, to close at $66.15/bbl. WTI has now fallen five months in a row after closing at $105.37/bbl in June, and is at its lowest level since May 2009 when oil closed at $66.31. WTI has now fallen -32.8% on the year.

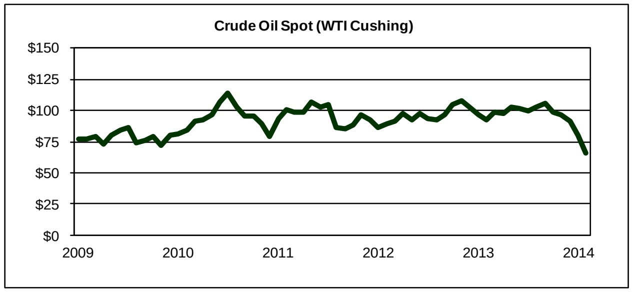
Oil's sudden drop comes on the back of increasing supply domestically, where crude production in shale basins such as the Bakken in North Dakota and Eagle Ford in Texas have pushed U.S. crude output towards 9 million barrels per day. This has added to global oversupply conditions as global production has increased, while global demand has decreased, causing prices to move lower. Furthermore, the Organization of the Petroleum Exporting Countries, better known as OPEC, kept production levels steady at 30 million barrels per day at its Thanksgiving Day meeting in Vienna. Many market participants had believed that OPEC would cut production by -5%, or 1.5 million barrels per day, to stabilize prices, as many OPEC members rely on oil prices north of $100 per barrel to balance their respective state budgets. Instead, OPEC maintained output levels in a bid to maintain market share, betting that higher cost producers (U.S. shale) will shut in (cease) new production. If this is to occur, it may put a floor under oil prices, but that may take considerable time to play out, as contracts for production into 2015 have likely already been signed.

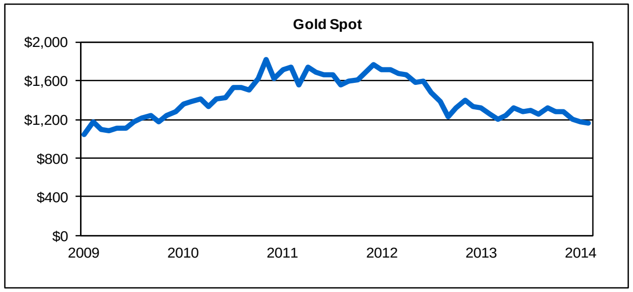
Weakness in oil dragged down the DJ UBS Commodities Index by -4.1% on the month, a decline that has been driven by lower oil prices, waning demand, and a strengthening dollar. Additionally, gold was again a weak performer, losing -0.5% on the month, as investors paused ahead of a Swiss National Bank (SNB) referendum to hold 20% of the country's reserves in gold. The vote took place over the weekend and failed by a wide margin: 78% against versus 22% in favor. With no other immediate catalysts to push bullion higher (inflation is still a non-issue, and the Dollar continues to strengthen) gold is likely to continue its downward trend.

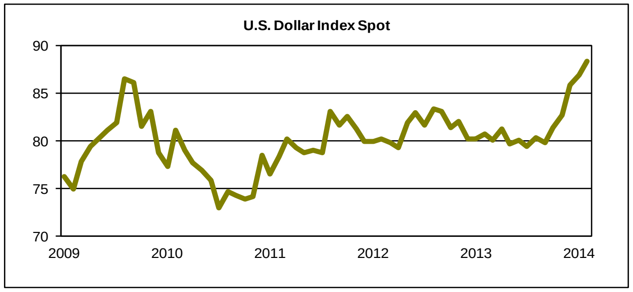
Speaking of King Dollar, the greenback rallied another +1.7% on the month, bringing its year to date gain to +10.4%. The Dollar, as measured by the DXY Index, is at its highest monthly close since May 2007. With the largest constituents in the index being the Euro and the Yen, and both currencies continuing to weaken (see chart) due to monetary easing, the Dollar index is likely going higher over time. Our preferred play on the space continues to be the WisdomTree Bloomberg U.S. Dollar ETF (ticker: USDU).

Lastly, with interest rates remaining stubbornly low (the 10 year U.S. Treasury yields 2.23%), interest rate sensitive sectors such as Real Estate have continued to flourish. REITs, as measured by the FTSE NAREIT All-REIT index, rose +2.0% during the month. The sector has gained +21.4% so far this year, handily outperforming the S&P 500, which has gained "only" +14.0%. However, it should be cautioned that REITs are one of the most interest rate sensitive sectors, and sport an above average valuation, making them ripe for a pullback should interest rates rise sharply in the near future.





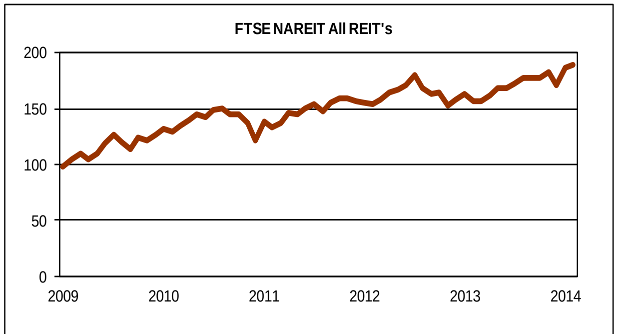




Hedge Funds

Name	MTD	QTD	YTD	1 Year	3 Year	5 Year
Global Hedge	0.36%	-0.97%	0.20%	0.76%	3.30%	1.31%
Convertible Arbitrage	-4.42%	-7.14%	-8.25%	-7.23%	2.91%	3.23%
Distressed Securities	0.36%	-1.77%	1.42%	1.39%	2.26%	2.15%
Equity Hedge (L/S)	0.70%	0.56%	1.79%	3.06%	5.55%	0.85%
Equity Market Neutral	-0.24%	0.77%	3.43%	3.61%	0.17%	-0.14%
Event Driven	0.56%	-4.48%	-3.07%	-2.80%	5.16%	2.76%
Macro	1.16%	1.77%	4.36%	4.32%	0.39%	-1.58%
Merger Arbitrage	0.69%	1.13%	1.89%	2.35%	2.31%	2.30%
Relative Value Arbitrage	-0.75%	-0.95%	-1.00%	-0.41%	1.88%	2.33%
Absolute Return	0.02%	-0.33%	1.46%	1.75%	1.92%	0.42%

Note: Price Return, Returns as of 11/26/14



Spot Rates

Description	Current	1 Month Ago	3 Months Ago	6 Months Ago	1 Year Ago
CAD / USD	1.14	1.13	1.09	1.08	1.06
JPY / USD	118.27	112.32	104.09	101.77	102.44
USD / GBP	1.57	1.60	1.66	1.68	1.64
USD / EUR	1.25	1.25	1.31	1.36	1.36

S&P 500 Index (SPX) – Standard and Poor's 500 Index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

S&P 500 Sector Indices (S5COND, S5CONS, S5ENRS, S5FINL, S5HLTH, S5INDU, S5INFT, S5MATR, S5TELS, S5UTIL) – The S&P 500 is broken down into ten sub-indices according to the Global Industry Classification Stardard (GICS) sectors. These ten sectors include Consumer Discretionary, Consumer Staples, Energy, Financials,Health Care, Industrials, Information Technology, Materials, Telecommunication Services, and Utilities.

S&P 400 Mid Cap Index (MID) – Standard and Poor's Mid Cap 400 Index is a capitalization-weighted index, which measures the performance of the mid-range sector of the U.S. stock market.

S&P 600 Small Cap Index (SML) – Standard & Poor's Small Cap 600 Index is a capitalization-weighted index that measures the performance of selected U.S. stocks with a small market capitalization.

S&P 500/Citigroup Growth Index (SGX) – The S&P 500/Citigroup Growth Index is a market capitalization-weighted index. All the stocks in the underlying parent index are allocated into value or growth. Stocks that do not have pure value or pure growth characteristics have their market caps distributed between the value & growth indices.

S&P 500/Citigroup Value Index (SVX) – The S&P 500/Citigroup Value Index is a market capitalization-weighted index. All the stocks in the underlying parent index are allocated into value or growth. Stocks that do not have pure value or pure growth characteristics have their market caps distributed between the value & growth indices.

MSCI AC World Index (MXWD) – The MSCI AC World Index is a free float-weighted equity index. The index includes both emerging and developed world markets.

MSCI EAFE Index (MXEA) – The MSCI EAFE Index is a capitalization-weighted index that monitors the performance of stocks from developed markets in Europe, Australiasia, and the Far East.

MSCI Emerging Market Index (MXEF) – The MSCI Emerging Market Index is a free-float weighted index that is designed to measure the equity performance of international emerging markets.

FTSE 100 Index (UKX) – The FTSE 100 Index is a capitalization-weighted index of the 100 most highly capitalized companies traded on the London Stock Exchange. The equities use an investibility weighting in the index calculation.

Nikkei 225 Stock Average Index (NKY) – The Nikkei-225 Stock Average is a price-weighted average of 225 top-rated Japanese companies listed in the First Section of the Tokyo Stock Exchange.

Hang Seng Index (HSI) – The Hang Seng is a free-float capitalization-weighted index of selected companies from the Stock Exchange of Hong Kong. The components of the index are divided into four subindexes: Commerce and Industry, Finance, Utilities, and Properties.

Shanghai Stock Exchange Composite Index (SHCOMP) – The Shanghai Stock Exchange Composite Index is a capitalization-weighted index. The index tracks the daily price performance of all A-shares and B-shares listed on the Shanghai Stock Exchange.

S&P Global 1200 Index (SPGLOB) – The S&P Global 1200 Index is a composite index, comprised of seven regional and country indices – S&P 500, S&P Europe 350, S&P/TOPIX 150 (Japan), S&P TSX 60 (Canada), S&P/ASX 50 (Australia), S&P Asia 50, and S&P Latin America 50. The S&P Global 1200 is calculated in US dollars. The index is market-cap weighted.

ML U.S. Treasury & Agency Index (G0A0) – The Merrill Lynch U.S. Treasury and Agency Index tracks the performance of U.S. dollar denominated U.S. Treasury and non-subordinated U.S. agency debt issued in the U.S. domestic market.

ML U.S. Broad Market Index (US00) – The Merrill Lynch U.S. Broad Market Index tracks the performance of U.S. dollar denominated investment grade debt publicly issued in the U.S. domestic market, including U.S. Treasury, quasi-government, corporate, securitized, and collateralized securities.

ML U.S. Corporate Index (C0A0) – The Merrill Lynch U.S. Corporate Index tracks the performance of U.S. dollar denominated investment grade corporate debt publicly issued in the U.S. domestic market.

ML U.S. High Yield Index (H0A0) – The Merrill Lynch U.S. High Yield Index tracks the performance of U.S. dollar denominated below investment grade corporate debt publicly issued in the U.S. domestic market.

ML Global Government Index (W0G1) – The Merrill Lynch Global Government Index tracks the performance of investment grade sovereign debt publicly issued and denominated in the issuer's own domestic market and currency.

ML U.S. Municipal Securities Index (U0A0) – The Merrill Lynch U.S. Municipal Securities Index tracks the performance of U.S. dollar denominated investment grade tax-exempt publicly issued by U.S. states and territories, and their political subdivisions, in the U.S. domestic market.

FTSE NAREIT All REITs Index (FNAR) – The FTSE NAREIT All REITs Index is a free float adjusted market capitalization-weighted index that includes all tax qualified REITs listed in the NYSE, AMEX, and NASDAQ National Market.

Dow Jones UBS Commodity Index (DJUBS) – The Dow Jones UBS Commodity Index is composed of futures contracts on 19 physical commodities. It reflects the return of underlying commodity futures price movements only. Previously, the index was the Dow Jones AIG Commodity Index.

U.S. Dollar Index (DXY) – The U.S. Dollar Index (USDX) indicates the general int'l value of the USD. The USDX does this by averaging the exchange rates between the USD and 6 major world currencies. The ICE US computes this by using the rates supplied by some 500 banks.

HFRX Global Hedge Fund Index (HFRXGL) – The HFRX Global Hedge Fund Index is designed to be representative of the overall composition of the hedge fund universe. It is comprised of all eligible hedge fund strategies.

HFRX Convertible Arbitrage Index (HFRXCA) – The HFRX Convertible Arbitrage Index is designed to reflect the general performance of strategies in which the investment thesis is predicated on realization of a spread between related instruments in which one or multiple components of the spread is a convertible fixed income instrument.

HFRX Distressed Securities Index (HFRXDS) – The HFRX Distressed Securities Index is designed to reflect the general performance of strategies focused on corporate fixed income instruments, primarily on corporate credit instruments of companies trading at significant discounts to their value at issuance of obliged (par value) at maturity as a result of either formal bankruptcy proceeding or financial market perception of near term proceedings.

HFRX Macro Index (HFRXM) – The HFRX Macro Index reflects the general performance of strategies in which the investment process is predicated on movements in underlying economic variables and the impact these have on equity, fixed income, hard currency, and commodity markets.

HFRX Equity Hedge Index (HFRXEH) – The HFRX Equity Hedge Index is designed to reflect the general performance of strategies that maintain both long and short positions in primarily equity and equity derivative securities. A wide variety of investment processes can be employed to arrive at an investment decision, including both quantitative and fundamental techniques. Strategies can be broadly diversified or narrowly focused.

HFRX Equity Market Neutral Index (HFRXEMN) – The HFRX Equity Market Neutral Index is designed to reflect the general performance of strategies that employ sophisticated quantitative techniques of analyzing price data to ascertain information about future price movement and relationships between securities.

HFRX Event Driven Index (HFRXED) – The HFRX Event Driven Index reflects the general performance of strategies that maintain positions in companies currently or prospectively involved in corporate transactions of a wide variety including, but not limited to, mergers, restructurings, financial distress, tender offers, shareholder buybacks, debt exchanges, security issuance, or other capital structure adjustments.

HFRX Merger Arbitrage Index (HFRXMA) – The HFRX Merger Arbitrage Index reflects the general performance of strategies which employ an investment process primarily focused on opportunities in equity and equity related instruments of companies which are current engaged in a corporate transaction.

HFRX Relative Value Arbitrage Index (HFRXRVA) – The HFRX Relative Value Arbitrage Index reflects the general performance of strategies that maintain positions in which the investment thesis is predicated on realization of a valuation discrepancy in the relationship between multiple securities.

Economic Data Sources:
PPI & CPI – Bureau of Labor Statistics
Unemployment Rate – Bureau of Labor Statistics
Consumer Confidence – Conference Board
S&P/Case-Shiller Composite 20 – Case-Shiller
Industrial Production – Federal Reserve
Capacity Utilization – Federal Reserve
Retail Sales – U.S. Census Bureau
Housing Starts – U.S. Department of Commerce
Factory Orders – U.S. Census Bureau
Leading Indicators – Conference Board
Unit Labor Costs – Bureau of Labor Statistics
GDP – Bureau of Economic Analysis
Wholesale Inventories – U.S. Census Bureau
MBA Mortgage Applications – Mortgage Bankers Association
4-Week Moving Average of Initial Claims, SA – Bureau of Labor Statistics

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