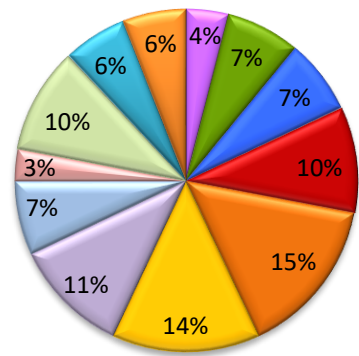


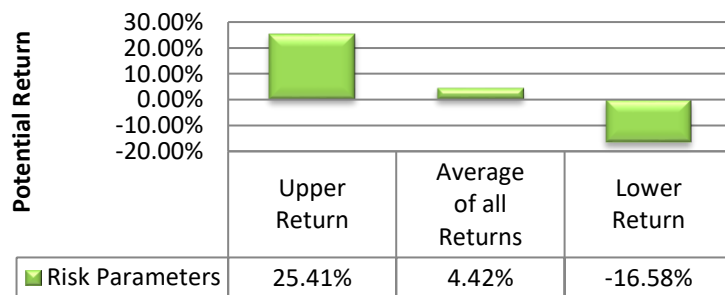
Kirk Rice Model Portfolio Asset Allocation Risk Score 5



- UK Fixed Interest
- Int Fixed Interest
- Em Markets Fixed Interest
- Property
- Absolute Return
- UK Equity
- North American
- European
- Japanese
- Far East Ex Japan
- Emerging Market Eq
- Global/Specialist

Sector	Fund	Percentage
UK Fixed Interest	Royal London Sterling Extra Yield (Inc)	4%
International Fixed Interest	ASI Global Inflation Linked Bond (Acc)	4%
	M&G Global Macro Bond (Acc)	3%
	Barings Emerging Market Debt Blended Total Return (Acc)	7%
Emerging Markets Fixed Interest	Barings Emerging Market Debt Blended Total Return (Acc)	7%
Property	ASI Global Real Estate (Acc)	6%
	Legal & General UK Property Feeder (Acc)	4%
Absolute Return	JPM Global Macro Opportunities (Acc)	8%
	Threadneedle Dynamic Real Return (Acc)	7%
UK Equity	CFP SDL UK Buffettology (Acc)	6%
	Marlborough UK Multi Cap Growth (Acc)	4%
	Premier Miton UK Multi Cap Income (Acc)	4%
North American	Premier Miton US Opportunities (Acc)	4%
	Artemis US Select (Acc)	3%
	Artemis US Smaller Companies (Acc)	4%
European	Barings Europe Select Trust (Inc)	3%
	Premier Miton European Opportunities (Acc)	4%
Japanese	Legg Mason IF Japan Equity (Acc)	3%
Far East Ex Japan	Veritas Asian (Inc)	5%
	Baillie Gifford Pacific (Acc)	5%
	JPM Emerging Markets (Acc)	6%
Emerging Market Equity	JPM Emerging Markets (Acc)	6%
	Fundsmith Equity (Acc)	2%
Global	Rathbone Global Opportunities (Acc)	2%
	Ninety One Global Gold (Acc)	2%
Specialist	Ninety One Global Gold (Acc)	2%

Risk Score 5



Medium Risk

Capital Security not a priority

Prepared to accept periods of negative returns