kirk rice
Accountants & Financial Advisors

Kirk Rice 7 - GBP

Model Factsheet
27 Feb 2026

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1. Description

RISK PROFILE KIRK RICE 7 Ongoing charge 0.32%

High Risk:

- **prepared to accept periods of greater negative returns**
- **protect value from inflation over 7-year periods**
- **not concerned about volatility and capital preservation not a priority**

To deliver capital growth to protect value from inflation over 7-year periods. The portfolio may benefit from some ability to focus on capital preservation in adverse market conditions. Assets can include Equities; Fixed Interest Securities; options and derivatives. These may be in UK, Overseas and Emerging Markets. Currency exchange rates will impact the returns. Capital will be at risk, and you may get back less than you invested particularly if you surrender the investments early.

BEHAVIOUR

Suitable for people who:

May describe themselves as High-Risk takers.

Would like to benefit from long term investment returns that seek to protect the value of money from inflation, wish to take advantage of stock market volatility and benefit from the greater rewards available over the long term.

Have a need for growth and/or income.

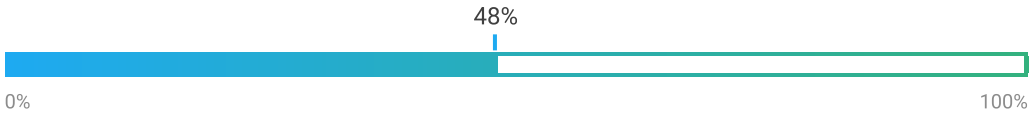
Understand they may not get back the amount invested and can accept the value will rise and fall.

Equity	70.00%
Fixed Income	30.00%

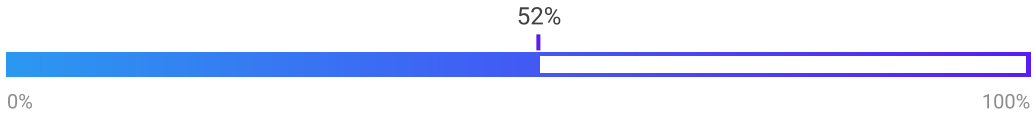
Satellite	70.00%
Core	30.00%

MarketReturn	52.00%
Opportunistic	48.00%

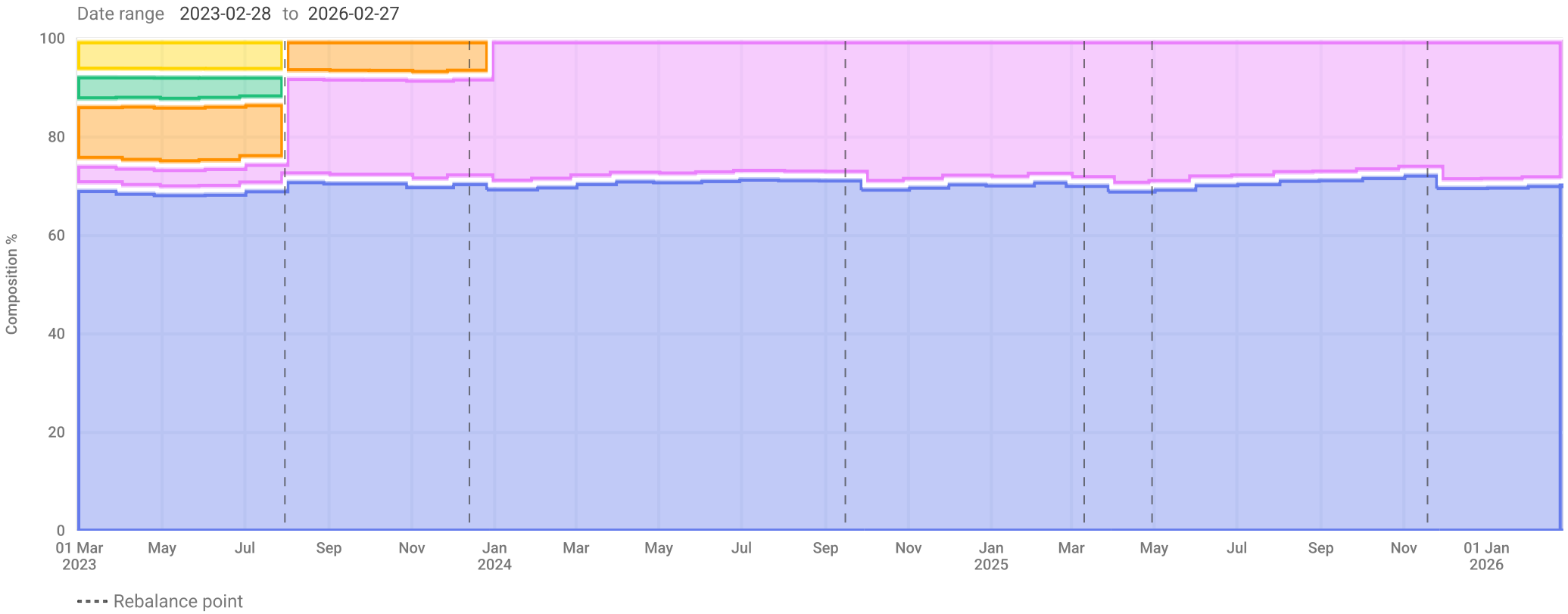
ACTIVE EXPOSURE RANGE



PASSIVE EXPOSURE RANGE



2. Historic Asset Composition



The historic composition chart uses a monthly data frequency. This means that once a rebalance point occurs the historic composition chart will only update the exposures at the beginning of the following month.

Asset	Average value	Minimum value	Maximum value
Equity	70.93 %	68.95 %	72.92 %
Fixed Income	24.59 %	4.96 %	30.32 %
Multi Asset	10.01 %	7.46 %	12.69 %
Listed Infrastructure	5.90 %	5.58 %	6.08 %
Property	7.17 %	7.13 %	7.19 %

3. Element Breakdown

Core Elements

NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
Vanguard Global Bond Index Inst Plus I £ Hedged Acc	**5.00%**	Market return	Diversifier	Risk off	Beta
AXA US Short Duration High Yield ZI Gross Acc	**5.00%**	Opportunistic	Diversifier	Risk on	Alpha
Vanguard Global Short Term Corp Bond Index Inst Plus GBP Hedged Acc	**4.00%**	Market return	Diversifier	Risk off	Beta
Royal London Short Duration Gilts Z Inc	**4.00%**	Opportunistic	Diversifier	Risk off	Alpha
Dimensional Global UltraShort Fixed Income Acc	**4.00%**	Opportunistic	Diversifier	Risk off	SmartBeta
Vanguard UK Short-Term IG Bond Index Plus Acc GBP	**4.00%**	Market return	Diversifier	Risk off	Beta
Legal & General Emerging Markets Government Bond Local Currency C Acc	**2.00%**	Market return	Diversifier	Risk on	Beta
Vanguard Global Short-Term Bond Index Inst. Plus GBP Hedged Acc.	**2.00%**	Market return	Diversifier	Risk off	Beta

4. Element Breakdown (Continued)

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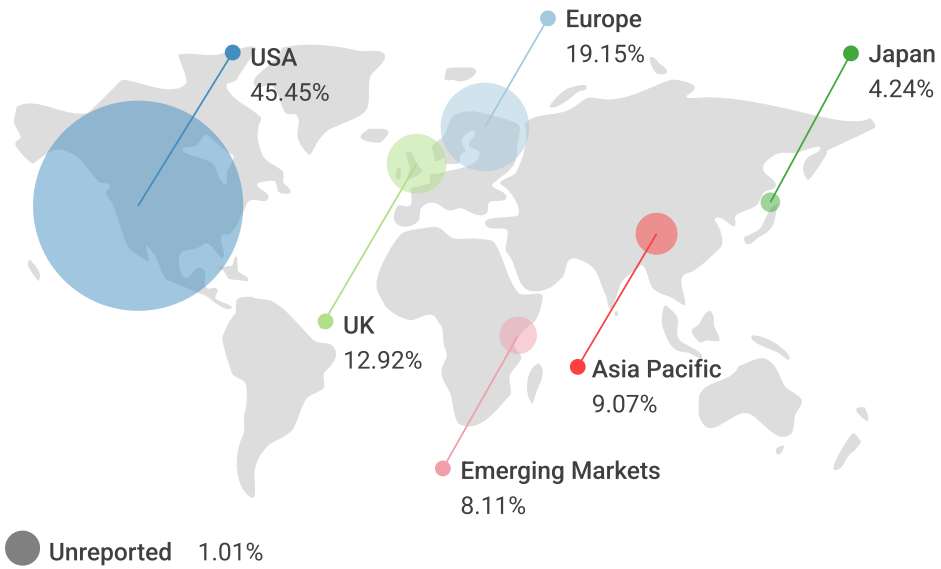
Satellite Elements

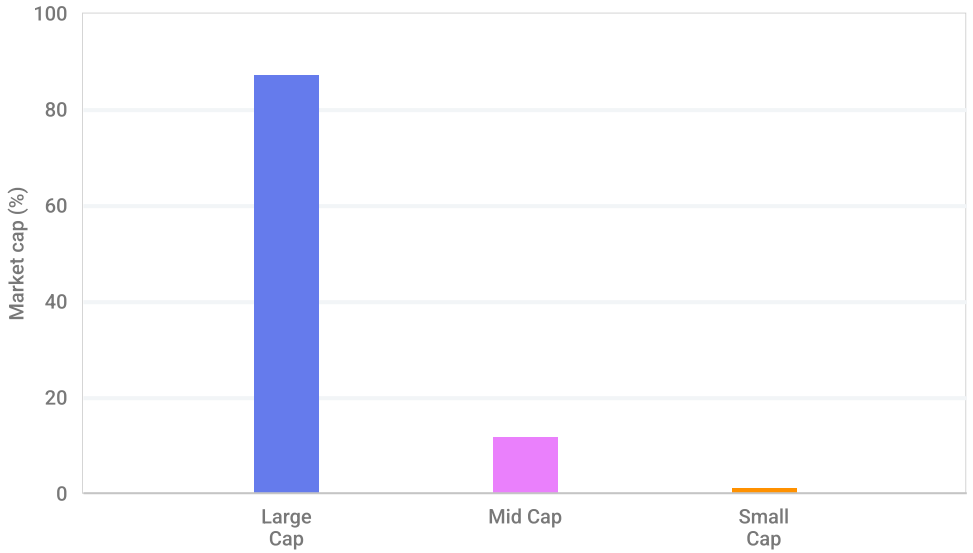
NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
Dimensional European Value	**10.00%**	Opportunistic	Diversifier	Risk on	SmartBeta
JPM US Equity Income-GBP Hedged C Inc	**10.00%**	Opportunistic	Diversifier	Risk on	Alpha
T. Rowe Price US Large Cap Growth Equity C Acc	**9.00%**	Opportunistic	Diversifier	Risk on	Alpha
Vanguard FTSE U.K. Equity Income Index Fund Institutional Plus GBP Acc	**7.00%**	Market return	Diversifier	Risk on	Beta
L&G Global Technology Index C Acc	**7.00%**	Market return	Diversifier	Risk on	Beta
L&G International Index Trust C Acc	**7.00%**	Market return	Diversifier	Risk on	Beta
Schroder Asian Alpha Plus L Acc	**6.00%**	Opportunistic	Concentrator	Risk on	Alpha
iShares Emerging Markets Equity Index D Acc	**6.00%**	Market return	Diversifier	Risk on	Beta
L&G Global Infrastructure Index C Acc	**4.00%**	Market return	Diversifier	Risk on	Beta
L&G Japan Index C Acc	**4.00%**	Market return	Diversifier	Risk on	Beta

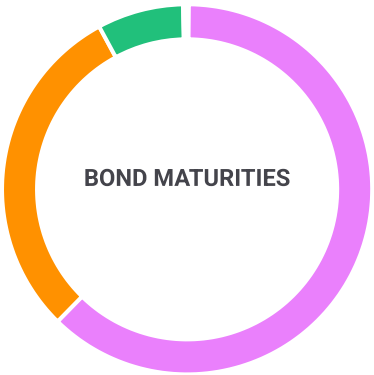
5. Aggregated Net Exposure

Regional Exposure

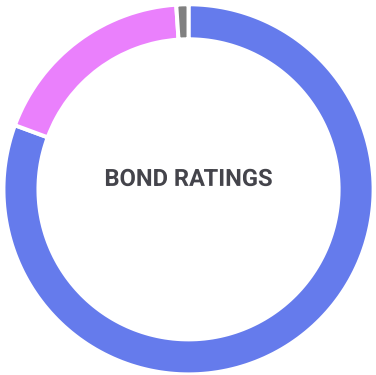


Equity Market Cap (%)





Ultra Short Term (<1 yr)	0.15%
Short Term (1-3 yr)	62.19%
Intermediate Term (3-...	29.78%
Long Term (>10 yr)	7.53%
Unreported	0.35%



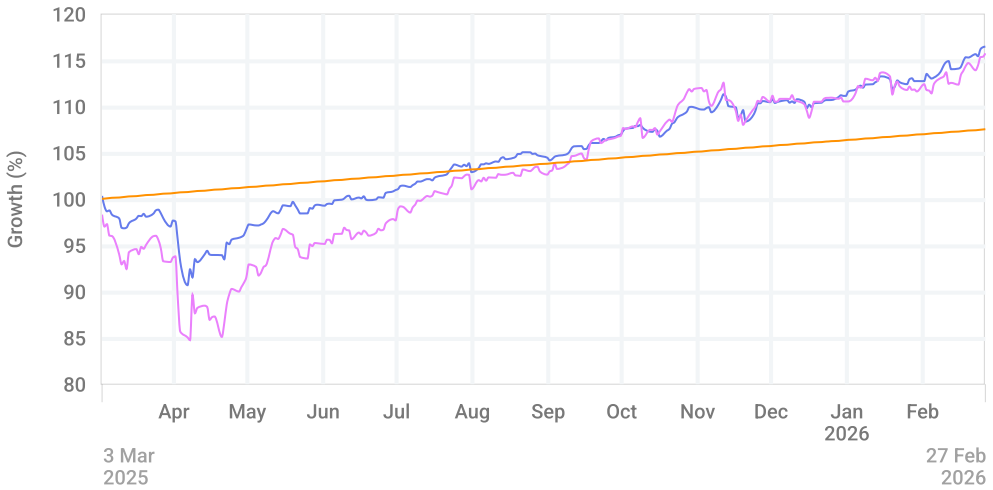
Investment Grade	80.63%
Speculative Grade/Hig...	18.31%
Unreported	1.06%

6. Overall Performance

Kirk Rice 7 | FTSE World Equity | Cash + 3%

GROWTH (%) - OVER 1 YEAR

3 Mar 2025 - 27 Feb 2026

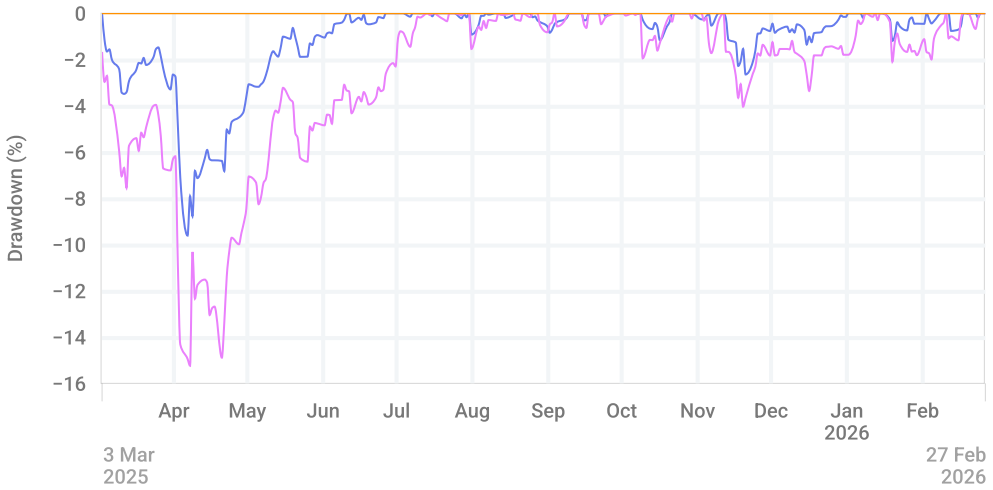


GROWTH (%) - FROM INCEPTION

3 Jan 2013 - 27 Feb 2026

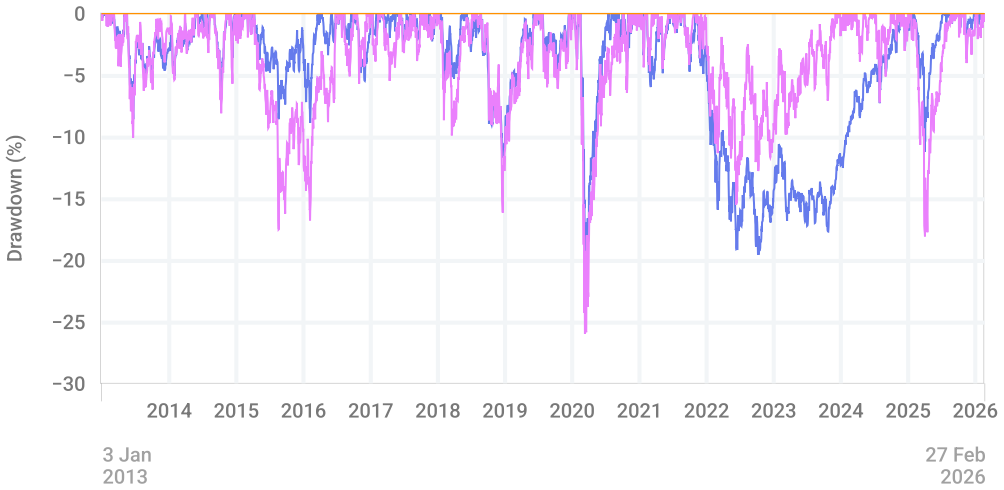
DRAWDOWN (%) - OVER 1 YEAR

3 Mar 2025 - 27 Feb 2026



DRAWDOWN (%) - FROM INCEPTION

3 Jan 2013 - 27 Feb 2026



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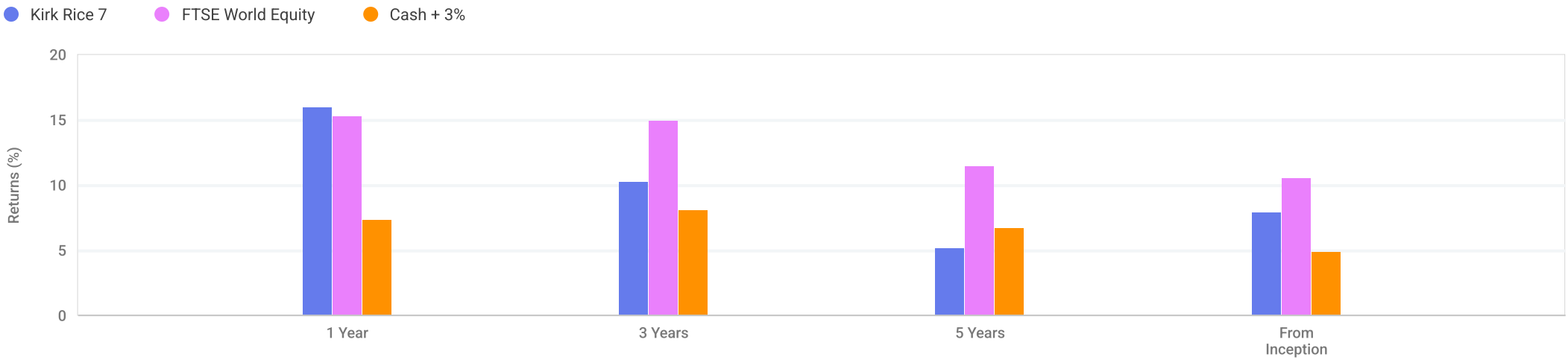
7. Returns



MONTHLY BREAKDOWN AND YEARLY TOTALS (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	1.44	3.30											4.79
2025	3.05	-1.71	-2.96	-0.95	3.41	1.45	3.02	0.76	2.14	2.81	0.62	0.50	12.60
2024	1.12	1.92	2.76	-1.29	1.27	1.76	0.76	0.49	0.13	0.46	3.25	-1.09	12.06
2023	3.26	-0.55	-1.71	0.41	-1.42	0.01	1.73	-0.67	-0.23	-2.73	3.79	3.28	5.03
2022	-6.99	-2.39	2.01	-1.87	-2.36	-4.60	4.09	0.51	-5.18	0.11	4.00	-0.91	-13.38
2021	0.25	0.16	0.23	3.93	-0.84	2.58	-0.37	3.21	-1.64	0.12	-0.54	0.97	8.18

Capped to 6 years.

ANNUALISED ROLLING RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	15.94	10.20	5.13	7.86
	15.24	14.91	11.40	10.53
	7.32	8.03	6.70	4.82

CUMULATIVE RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	16.48	35.23	29.59	180.07
	15.76	53.99	74.92	290.97
	7.56	27.14	39.94	89.94

8. Annualised Analytics

Kirk Rice 7 | FTSE World Equity | Cash + 3%

PERFORMANCE - OVER 1 YEAR

3 Mar 2025 - 27 Feb 2026

	Kirk Rice 7	FTSE World Equity	Cash + 3%
RETURNS (%)	15.94	15.24	7.32
VOLATILITY (%)	7.70	13.88	0.02
ALPHA	0.46 *		0.26 *
BETA	0.52 *	1.00	0.00 *
CORRELATION	0.98 *	1.00	0.12 *
M-SHARPE RATIO	1.47	0.77	N/A
M-SORTINO RATIO	1.98	1.07	N/A
MAX DRAWDOWN (%)	-9.61	-13.80	0.00

*Calculated using monthly returns.

PERFORMANCE - FROM COMMON INCEPTION

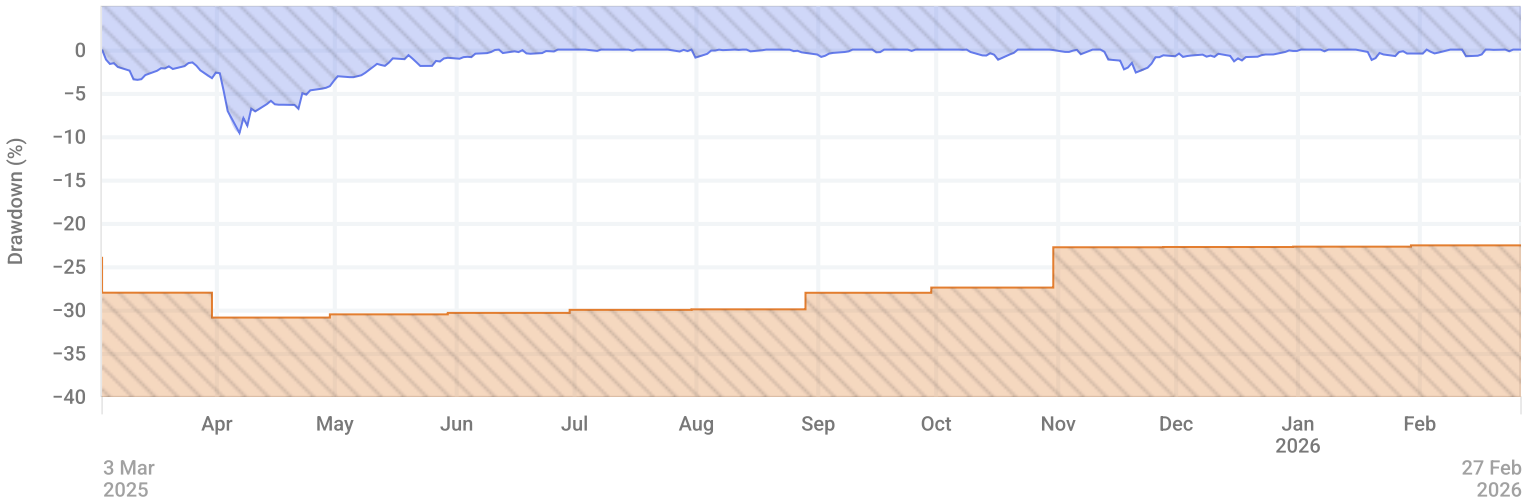
3 Jan 2013 - 27 Feb 2026

	Kirk Rice 7	FTSE World Equity	Cash + 3%
RETURNS (%)	7.86	10.53	4.82
VOLATILITY (%)	9.01	13.85	0.11
ALPHA	0.02 *		0.27 *
BETA	0.67 *	1.00	0.00 *
CORRELATION	0.90 *	1.00	0.02 *
M-SHARPE RATIO	0.68	0.63	N/A
M-SORTINO RATIO	0.93	0.88	N/A
MAX DRAWDOWN (%)	-21.95	-25.98	0.00

*Calculated using monthly returns.

STRESS TEST DRAWDOWN (%)

3 Mar 2025 - 27 Feb 2026



Stress test notes

The chart shows the calculated drawdown over a trailing 12-month period. The Review Point is a potential intervention point. Any drawdown above this line indicates a typical drawdown in a normal market cycle. Should the drawdown exceed the Review Point, then this indicates that market conditions may be abnormal. This is the point at which immediate action should be considered.

9. Disclaimer

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