Kirk Rice 5 Sustainable - GBP

Model Factsheet

31 Aug 2026

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1. Description

RISK PROFILE KIRK RICE 5 SUSTAINABLE Ongoing charge 0.56%

Medium Risk:

- **prepared to accept periods of negative returns**
- **capital preservation desirable**
- **protect value from inflation over 5-year periods**

A focus on downside risk management, aimed at reducing portfolio drawdowns and compounding smaller positive returns over a medium-term investment horizon. This model will not rise as quickly as other portfolios in rising markets. It is not expected to fall as much because of capital preservation strategies.

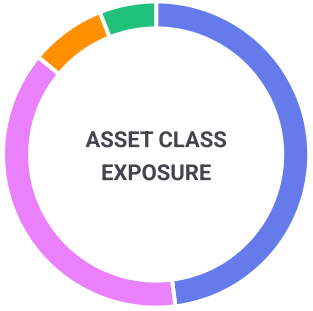
Assets can include Equities; Fixed Interest Securities; options and derivatives. These may be in UK, Overseas and Emerging Markets. Currency exchange rates will impact the returns.

Capital will be at risk, and you may get back less than you invested particularly if you surrender the investments early.

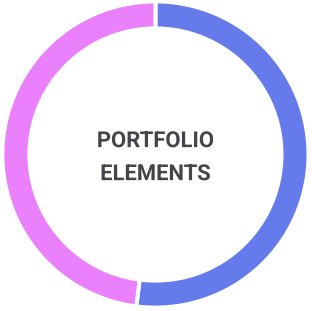
BEHAVIOUR

Suitable for people who:

- Prioritise investing for a positive impact on society and the environment.
- Recognise this reduces the investable options and potentially the long-term performance.
- May describe themselves as Balanced/Medium Risk takers.
- Would like to benefit from long term investment returns that seek to protect the value of your money, but a little wary of stock market volatility and seeking to minimise the exposure to losses.
- 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	48.00%
Fixed Income	38.00%
Money Market	8.00%
Multi Asset	6.00%



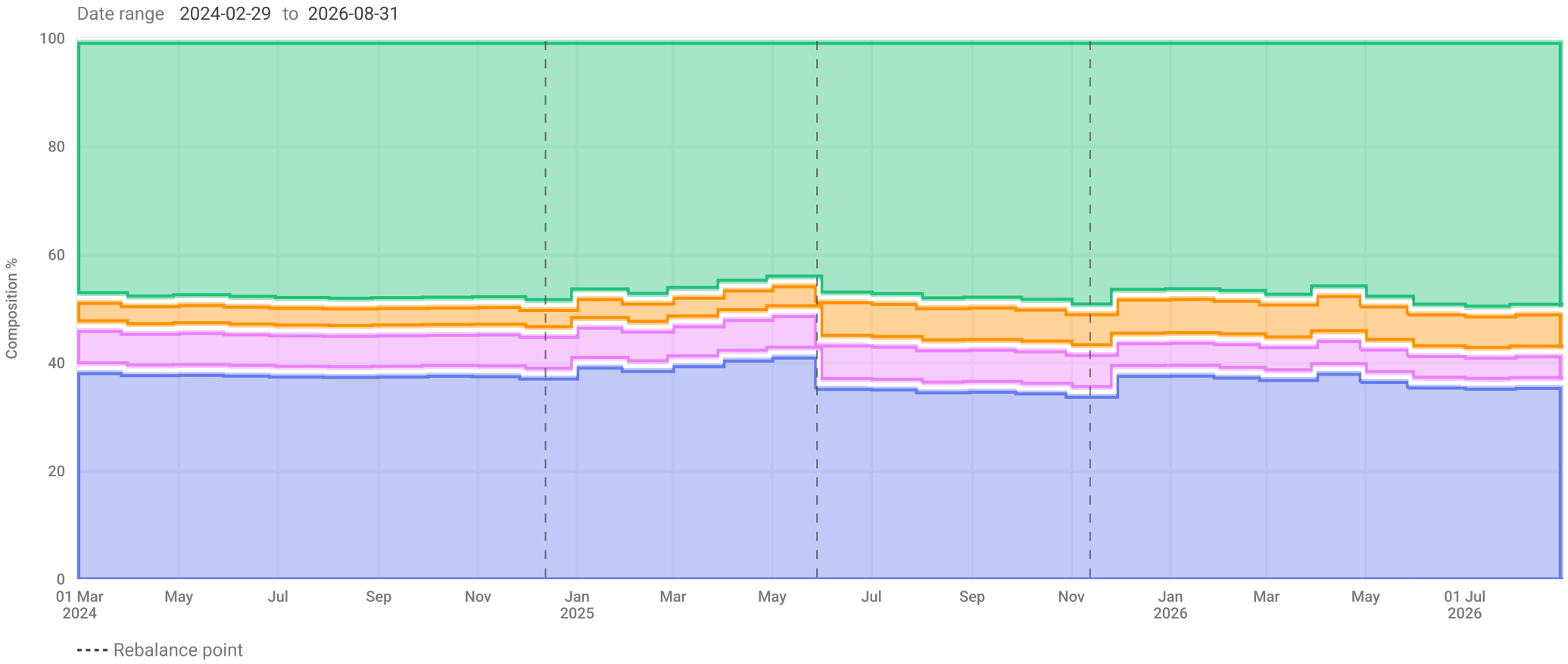
Core	52.00%
Satellite	48.00%

Opportunistic	76.00%
MarketReturn	18.00%
RelativeValue	6.00%

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
Fixed Income	37.82 %	34.56 %	41.82 %
Multi Asset	7.11 %	5.73 %	8.01 %
Money Market	6.56 %	4.99 %	8.30 %
Equity	48.50 %	45.01 %	50.71 %

3. Element Breakdown

Core Elements

NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
CT UK Social Bond ZNA GBP	**8.00%**	Opportunistic	Diversifier	Risk off	Alpha
BlackRock ICS Sterling Liquidity Environmentally Aware	**8.00%**	Opportunistic	Diversifier	Risk off	Alpha
Robeco SDG High Yield Bonds IEH GBP	**8.00%**	Opportunistic	Diversifier	Risk on	Alpha
Vontobel Fund TwentyFour Sustainable Short Term Bond Income G GBP	**8.00%**	Opportunistic	Diversifier	Risk off	Alpha
EdenTree Sustainable Short Dated Bond Fund B Income	**8.00%**	Opportunistic	Diversifier	Risk off	Alpha
BNY Mellon Real Return Fund (Responsible) Institutional Shares W Acc	**3.00%**	Relative value	Diversifier	Risk off	Alpha
JPM Global Macro Sustainable Fund C Acc	**3.00%**	Relative value	Diversifier	Risk on	Alpha
Rathbone Ethical Bond I Acc	**3.00%**	Opportunistic	Diversifier	Risk on	Alpha
iShares ESG Screened Overseas Corporate Bond Index Fund (UK) D Acc	**3.00%**	Market return	Diversifier	Risk on	Beta

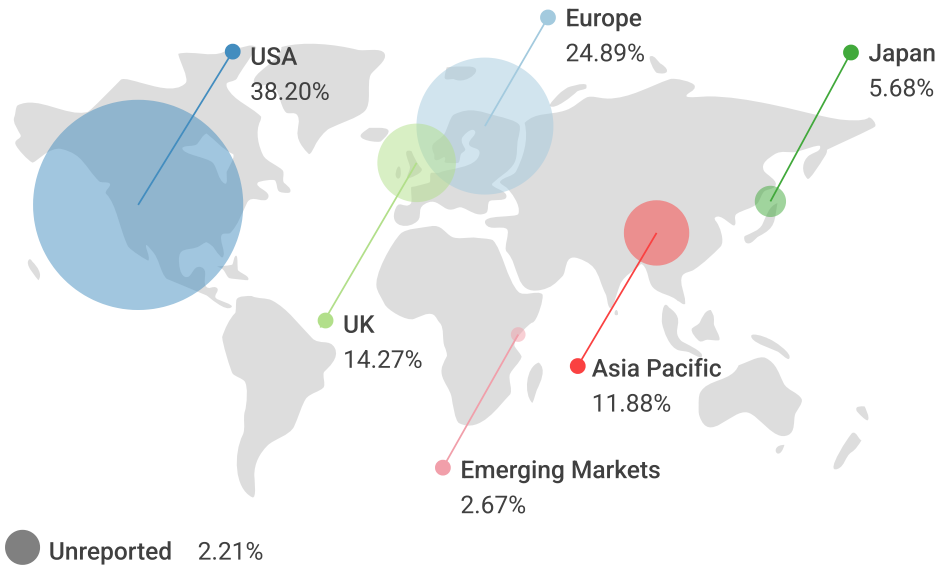
4. Element Breakdown (Continued)

Satellite Elements

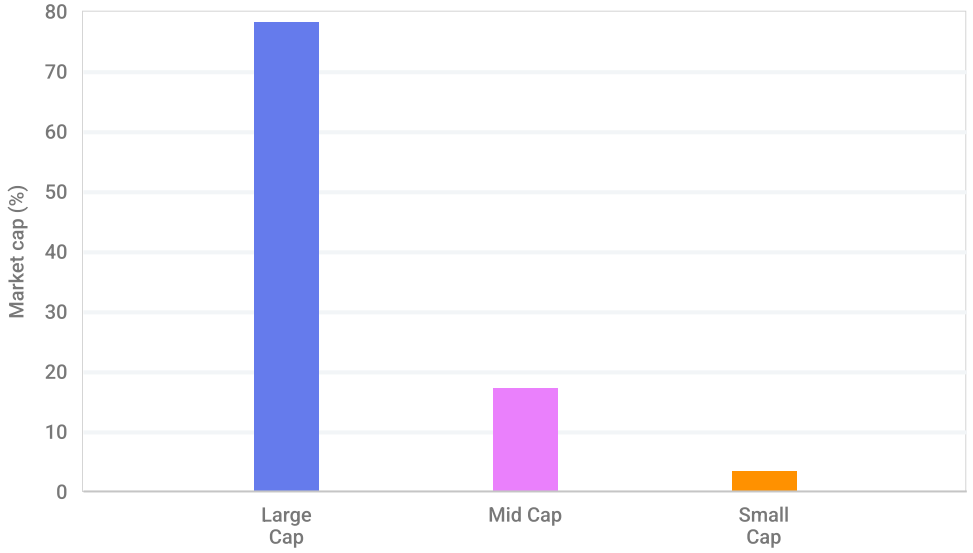
NAME	WEIGHT	STRATEGY ALLOCATION	USAGE	RISK	APPLICATION
T. Rowe Price US Impact Equity I 9 Acc GBP	**7.00%**	Opportunistic	Diversifier	Risk on	Alpha
Candriam Equities L Robotics & Innovative Technology Class RH GBP	**7.00%**	Opportunistic	Diversifier	Risk on	Alpha
Janus Henderson US Sustainable Eq I Acc	**7.00%**	Opportunistic	Concentrator	Risk on	Alpha
iShares Pacific ex Japan Equity ESG Screened and Optimised Index (UK) D Acc	**5.00%**	Market return	Diversifier	Risk on	Beta
iShares Japan Equity ESG Screened and Optimised Index Class D Acc GBP	**5.00%**	Market return	Diversifier	Risk on	Beta
M&G European Sustain Paris Aligned PP	**5.00%**	Opportunistic	Concentrator	Risk on	Alpha
Vanguard ESG EM All Cap Equity Index Inst Plus GBP Acc	**5.00%**	Market return	Diversifier	Risk on	Beta
Jupiter Ecology I Acc	**5.00%**	Opportunistic	Diversifier	Risk on	Alpha
Candriam Equities L Oncology Fund Class I GBP Cap	**2.00%**	Opportunistic	Diversifier	Risk on	Alpha

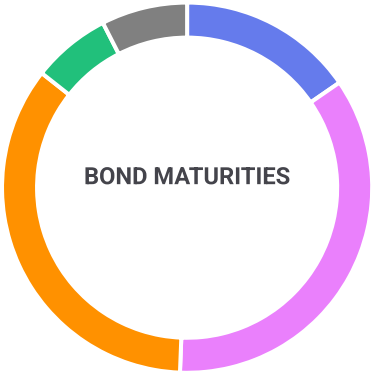
5. Aggregated Net Exposure

Regional Exposure

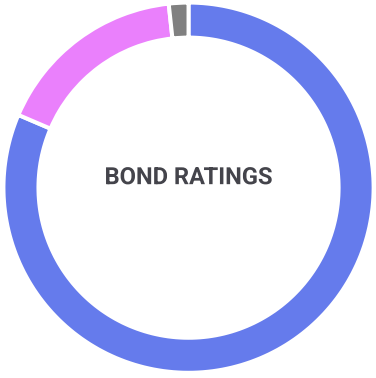


Equity Market Cap (%)





Ultra Short Term (<1 yr)	15.39%
Short Term (1-3 yr)	35.23%
Intermediate Term (3-...	35.01%
Long Term (>10 yr)	6.86%
Unreported	7.52%



Investment Grade	81.43%
Speculative Grade/Hig...	16.86%
Unreported	1.71%

6. Overall Performance

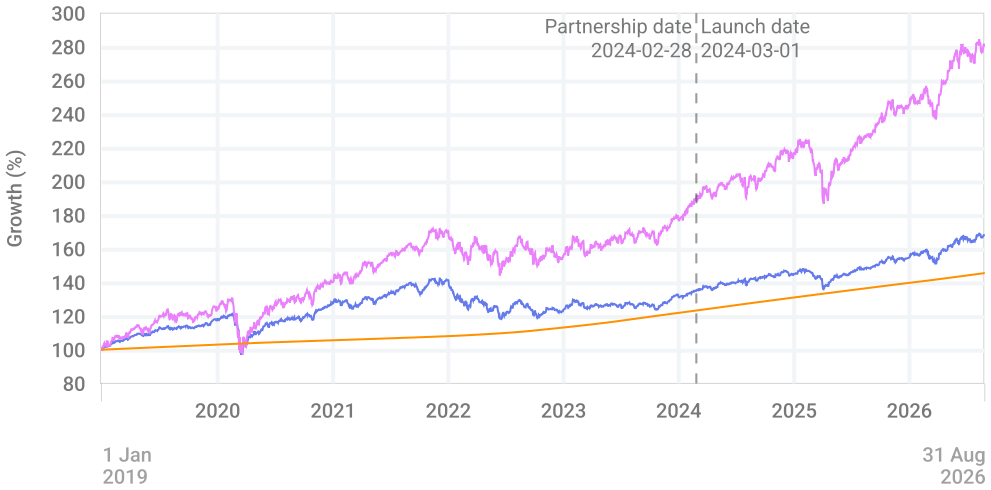
Kirk Rice 5 Sustainable | All Country Equity ESG Universal Price Return GBP | Cash + 2% GBP

GROWTH (%) - OVER 1 YEAR

1 Sep 2025 - 31 Aug 2026

GROWTH (%) - FROM INCEPTION

1 Jan 2019 - 31 Aug 2026



DRAWDOWN (%) - OVER 1 YEAR

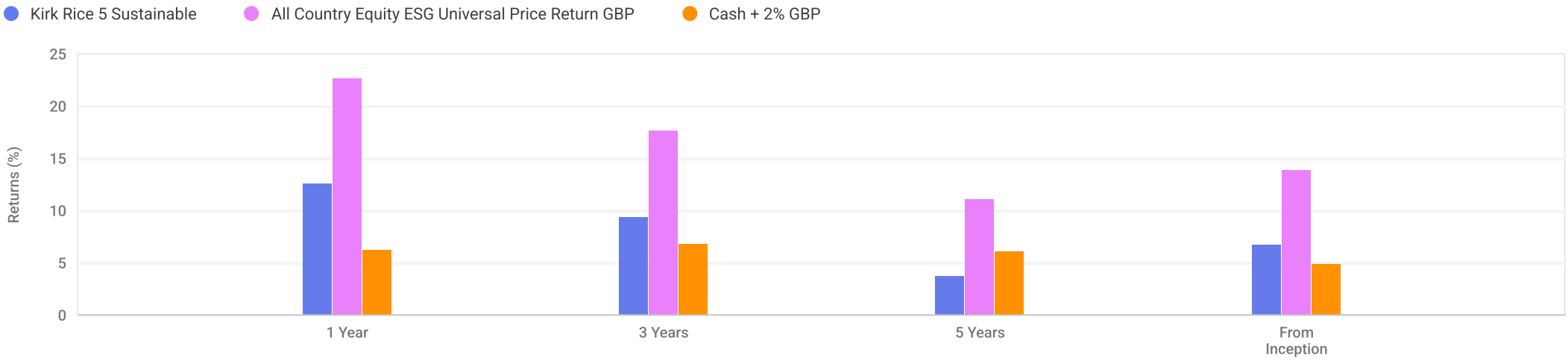
1 Sep 2025 - 31 Aug 2026

DRAWDOWN (%) - FROM INCEPTION

1 Jan 2019 - 31 Aug 2026

The value of investments and the income from them can go down as well as up and past performance is not a guide to future performance.

7. Returns



MONTHLY BREAKDOWN AND YEARLY TOTALS (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
2026	1.26	1.99	-4.81	4.53	3.97	1.26	-1.05	1.54					8.70
2025	2.40	-1.56	-2.62	-0.61	1.98	1.25	2.14	-0.06	1.49	2.75	-0.56	0.26	6.92
2024	-0.16	1.83	2.04	-0.56	1.06	1.02	1.44	0.46	0.43	0.08	1.90	-1.04	8.78
2023	3.23	-0.33	-0.06	-0.17	0.24	0.20	0.98	-0.61	-0.30	-1.84	3.25	3.41	8.13
2022	-7.23	-1.91	2.15	-2.57	-1.68	-4.74	6.15	-0.93	-4.36	0.92	2.62	-1.71	-13.16
2021	-0.63	-1.19	1.72	2.64	0.10	1.96	1.56	2.86	-2.44	1.85	1.05	1.25	11.11

Capped to 6 years.

ANNUALISED ROLLING RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	12.55	9.39	3.70	6.75
	22.62	17.65	11.11	13.87
	6.19	6.78	6.09	4.84

CUMULATIVE RETURNS (%)

	1 YEAR	3 YEAR	5 YEAR	INCEPTION
	13.03	32.12	20.70	67.88
	23.51	65.61	72.47	180.34
	6.42	22.58	35.79	45.54

8. Annualised Analytics

Kirk Rice 5 Sustainable | All Country Equity ESG Universal Price Return GBP | Cash + 2% GBP

PERFORMANCE - OVER 1 YEAR

1 Sep 2025 - 31 Aug 2026

RETURNS (%)	12.55	22.62	6.19
VOLATILITY (%)	5.89	10.45	0.02
ALPHA	-0.26 *		0.18 *
BETA	0.65 *	1.00	0.00 *
CORRELATION	0.98 *	1.00	0.01 *
M-SHARPE RATIO	1.40	1.72	N/A
M-SORTINO RATIO	2.07	2.52	N/A
MAX DRAWDOWN (%)	-5.19	-7.56	0.00

*Calculated using monthly returns.

PERFORMANCE - FROM COMMON INCEPTION

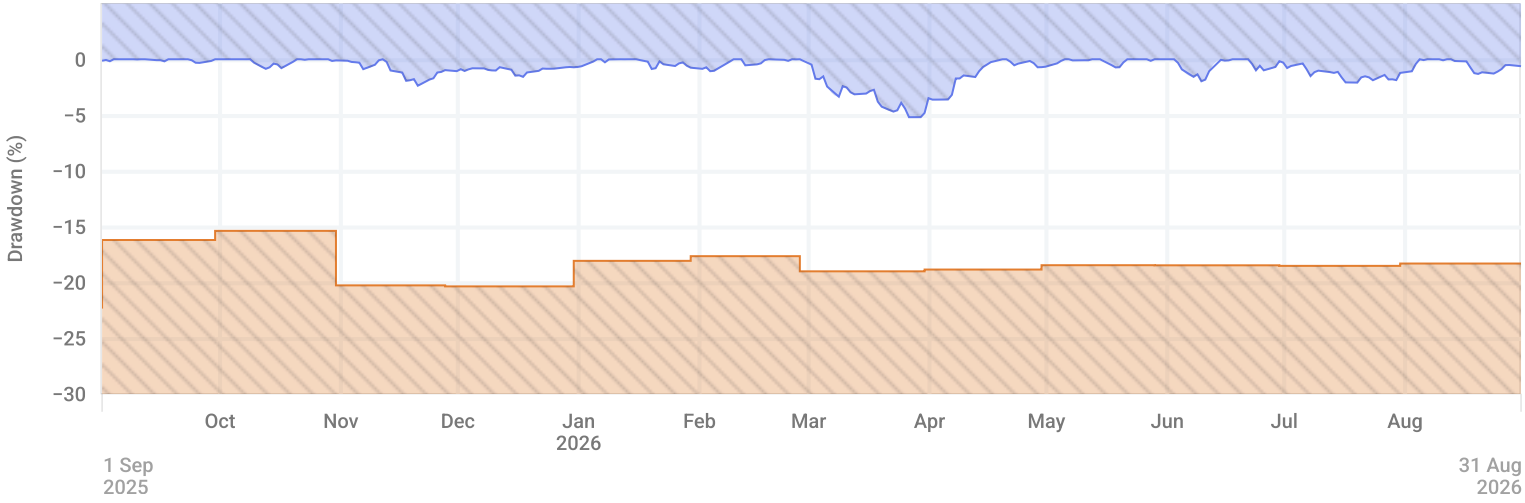
1 Jan 2019 - 31 Aug 2026

RETURNS (%)	6.75	13.87	4.84
VOLATILITY (%)	7.14	14.68	0.13
ALPHA	-0.24 *		0.18 *
BETA	0.64 *	1.00	0.00 *
CORRELATION	0.92 *	1.00	0.00 *
M-SHARPE RATIO	0.56	0.75	N/A
M-SORTINO RATIO	0.77	1.04	N/A
MAX DRAWDOWN (%)	-20.14	-25.07	0.00

*Calculated using monthly returns.

STRESS TEST DRAWDOWN (%)

1 Sep 2025 - 31 Aug 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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