

# WS Canlife Portfolio Fund Range

## Overview

Q4 2025

All data as at 31.12.2025

### Risk-targeted solutions delivering ongoing suitability

#### Fund Facts

Launch date	28/11/2013
Fund manager	Craig Rippe & Jordan Sriharan
Fund size	£908m (as at 31.12.2025)
Number of funds	5
Legal structure	OEIC
Dealing frequency	Daily (midday)
Fund charges (OCF)	0.65% Capped
Fund charges (AMC)	0.45%
Base Currency	GBP
IA Sectors	IA Mixed Investments

## Why invest in the Portfolio Fund Range?

### Range of risk targeted funds

- Each fund is **aligned** to a specific **risk band**, ensuring **consistency** with your **clients' risk profiles**
- Designed to maintain risk levels through **all market conditions**, providing advisers with confidence in suitability
- Supports advisers** in meeting **Consumer Duty** by delivering predictable risk-adjusted outcomes

### True active management

- Unfettered & unconstrained**, combining **active, passive, and direct holdings** to optimize diversification and cost-effectiveness
- Actively managed to **adapt to market changes**, aiming to **enhance returns** while **managing risk**
- Access to a **broad universe** of investments, allowing for **dynamic asset allocation** decisions

### Strong governance and independent oversight

- Strong governance framework with **independent oversight** ensuring accountability
- Regular reviews and **stress testing** to maintain fund **integrity** and **performance consistency**
- Commitment to transparency** and regulatory compliance, reinforcing adviser and client trust

## Independently Rated:



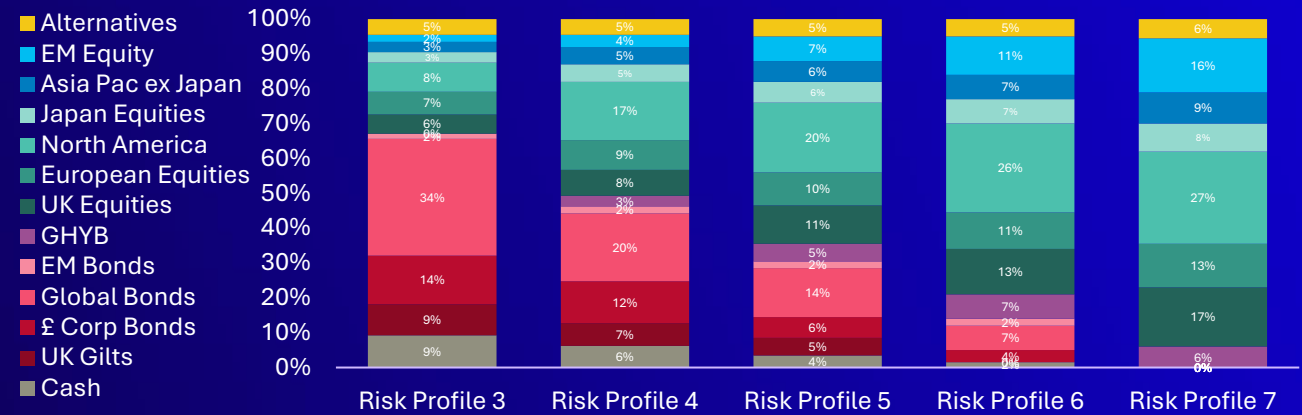
### Performance Since Launch

	Risk Profile	Annualised Returns	Comparator Benchmark Returns*	Quartile Ranking	Volatility (STD)	Volatility Band (%)
WS Canlife Portfolio III	3	3.6%	3.2%	2	5.4%	4.2 - 6.3
WS Canlife Portfolio IV	4	4.8%	4.4%	2	7.1%	6.3 - 8.4
WS Canlife Portfolio V	5	6.2%	6.1%	2	9.1%	8.4 - 10.5
WS Canlife Portfolio VI	6	6.8%	6.1%	2	11.0%	10.5 - 12.6
WS Canlife Portfolio VII	7	7.1%	6.3%	2	13.1%	12.6 - 14.7

Past performance is not a guide to future performance. The value of investments may fall as well as rise and investors may not get back the amount invested. Income from investments may fluctuate.

Performance: Morningstar, bid to bid, with income re-invested for [C] share class. The volatility is annualized since inception. All data expressed as at 31/12/2025. \*The comparator benchmarks are the IA Mixed Investment sectors as stated in the prospectus.

## Strategic Asset Allocation



## Performance

	Cumulative Performance (%)				Discrete 12-month Performance to (%)			
	1 Year	3 Years	5 Years	31.12.2025	31.12.2024	31.12.2023	31.12.2022	31.12.2021
<b>Portfolio III</b>	<b>7.9</b>	<b>18.6</b>	<b>10.7</b>	<b>7.9</b>	<b>3.5</b>	<b>6.2</b>	<b>-10.2</b>	<b>3.9</b>
<i>IA Mixed 0-35 Sector</i>	8.0	19.6	10.1	8.0	4.4	6.1	-10.2	2.6
<b>Portfolio IV</b>	<b>9.8</b>	<b>23.7</b>	<b>20.6</b>	<b>9.8</b>	<b>5.0</b>	<b>7.3</b>	<b>-9.1</b>	<b>7.3</b>
<i>IA Mixed 20-60 Sector</i>	10.2	25.1	20.1	10.2	6.2	6.9	-9.7	6.3
<b>Portfolio V</b>	<b>11.3</b>	<b>30.4</b>	<b>34.6</b>	<b>11.3</b>	<b>8.0</b>	<b>8.5</b>	<b>-6.7</b>	<b>10.6</b>
<i>IA Mixed 40-85 Sector</i>	11.6	31.4	31.3	11.6	8.9	8.1	-10.2	11.2
<b>Portfolio VII</b>	<b>14.4</b>	<b>37.6</b>	<b>48.6</b>	<b>14.4</b>	<b>11.2</b>	<b>8.2</b>	<b>-4.1</b>	<b>12.6</b>
<i>IA Flexible Inv. Sector</i>	12.2	31.4	33.0	12.2	9.2	7.3	-9.1	11.4

## Getting in Touch

To learn more about Keyridge Asset Management's multi-asset solutions, please contact:

### Elma Aljkanovic

Business Development Manager

Phone: +44 (0)7435 790 462

Email: [Elma.Aljkanovic@keyridge.com](mailto:Elma.Aljkanovic@keyridge.com)

### Jon Lewis

Business Development Manager

Phone: +44 (0)7917 200783

Email: [Jon.Lewis@keyridge.com](mailto:Jon.Lewis@keyridge.com)

### Henry Lee

Business Development Manager

Phone: +44 (0)7717 500 432

Email: [Henry.Lee@keyridge.com](mailto:Henry.Lee@keyridge.com)

## IMPORTANT INFORMATION

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