

A background image of a city skyline at night, likely London, with prominent skyscrapers like the Gherkin and the Shard. The buildings are illuminated, and their lights are reflected in a body of water in the foreground. The overall color scheme is a monochromatic blue.

**SEVEN STARS PROVIDES ASSET-BACKED
SECURED LENDING TO SRA-REGULATED UK LAW FIRMS,
WITH FULL RECOURSE SECURITY AND INDEPENDENTLY
VERIFIED COLLATERAL COVERAGE**

ASSET-BACKED SECURED LENDING TO SRA-REGULATED UK LAW FIRMS BACKED BY INDEPENDENTLY VERIFIED LEGAL RECEIVABLES AND BORROWER ASSETS.

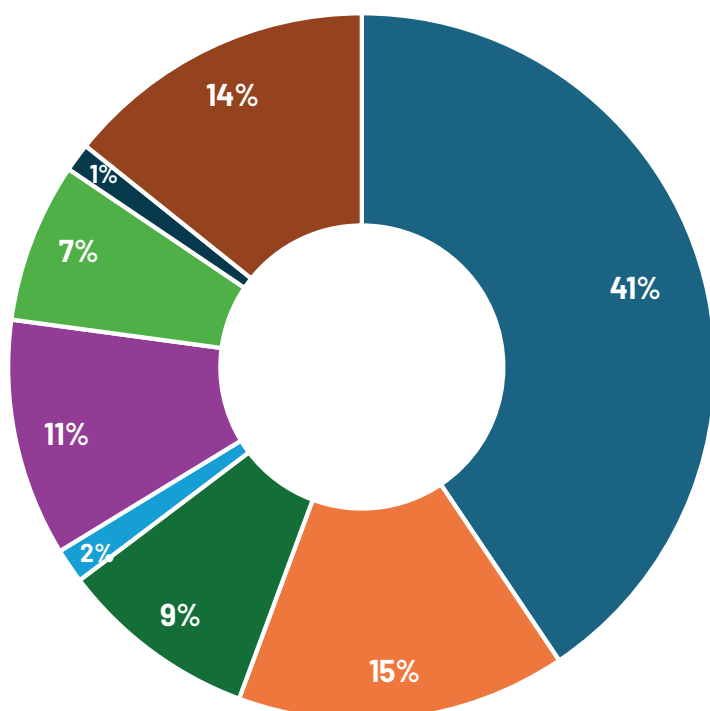
SENIOR SECURED PRIVATE CREDIT OPPORTUNITY

INSTRUMENT	RETURN	SECURITY	COLLATERAL
Seven Stars Legal Private Credit Bonds	14% - 18%	Full Recourse First Legal Charge	Verified legal receivables AND Borrower assets
UK SRA Regulated Borrowers		2.77:1 Collateral Coverage	0 Unresolved Investor Losses

SENIOR SECURED ASSET - BACKED POSITION

VERIFIED RECEIVABLES	BORROWER ASSET SECURITY
Contractual Fee Entitlements	First Ranking Legal Charge
Case by Case Valuation	Fixed - Floating Debenture
Independent reconciliation of the loan book	Assignment of receivables
Diversified Portfolio of Precedent based Claims	Independent Security Trustee oversight

DIVERSIFIED PORTFOLIO OF PRECEDENT BASED CONSUMER CLAIMS



PORTFOLIO AT END Q2 2026

Plevin	Housing Disrepair
Irresponsible Lending	Motor Finance
Professional Negligence	Contentious Probate
Pension/Bank Fraud	Business Energy Claims

Seven Stars Legal Funding focuses on a diversified portfolio of established consumer claims supported by established legal precedent under the UK "Case Law" system, clear breaches of specific legislation or regulatory schemes rather than speculative litigation.

DIVERSIFICATION

- Multiple Claim Types
- Multiple Law Firms
- Multiple Cash Flow Sources

30-30 Rule - We aim to have no more than 30% of the portfolio invested in any one claim type or with any one law firm

While our portfolio spread currently remains skewed towards Plevin claims outside of our 30/30 diversification rule, this portion of the loan book is spread over almost 30,000 individual claims with an average claim value of c. GBP 3,350.

Funding across all other claim types sits within the 30/30 rule and is either at, under, or close to our longer-term 11% maximum exposure target.

SEVEN STARS IS A SECURED LENDER OPERATING IN THE LEGAL SECTOR – NOT A TRADITIONAL LITIGATION FUNDER

DELIVERING FINANCIAL RETURNS WITH POSITIVE SOCIAL IMPACT

- Millions of consumers are harmed by powerful institutions
- Mis-sold financial products, unsafe housing, negligent advisers, undisclosed commissions on Fiduciary relationships
- Law firms take these cases on a “no win, no fee” basis but need working capital.
- That is where Seven Stars steps in – our capital facilitates consumer redress.



93%

OF PEOPLE IN THE UK CANNOT AFFORD LEGAL REPRESENTATION

RISK MANAGEMENT & GOVERNANCE FRAMEWORK

The highly experienced team at Seven Stars Legal adopts a robust and rigorous multi layered approach to due diligence, risk management and governance.

ISAE 3000 Assurance

No material misstatements identified (June 2026).

Dual Case Auditing

Case volumes reconcile to two independent auditors: InsyteIQ and Intuitive Legal.

King's Counsel Legal Oversight

Advisory panel including Louis Doyle KC – specialist in commercial litigation & insolvency.

Security Management

Independent Debenture and Collateral monitoring.

Continuous Portfolio Monitoring

Independent reconciliation throughout the loan lifecycle – Intuitive Legal.

Independent Trustee

Verdant Trustees Limited – CIMA-qualified Security Trustee for bondholders.



WHY PEOPLE INVEST

ASSET BACKED

£66.8M of independently verified collateral
2.77:1 collateral coverage

SENIOR SECURED

First Legal charge over the borrowing law firms and their assets

DIVERSIFIED PORTFOLIO

A diversified portfolio of precedent based consumer claims with multiple law firms

LOW CORRELATION

Uncorrelated alternative asset – private credit. Unaffected by traditional markets and geopolitical events

SOCIAL IMPACT

Providing access to justice for the 93% of people in the UK who cannot afford legal representation

An institutional private credit strategy in an uncorrelated asset providing senior secured, asset-backed lending to SRA-regulated UK law firms through diversified, precedent-based legal receivables.

CORPORATE GOVERNANCE

Further information about how we assess requests for litigation funding and work to fulfil our responsibilities to our investors, partner law firms, and the legal and legal funding industries is outlined in our Corporate Governance Statement.

To receive a copy of this document, please email hello@7stars.legal



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