



# MORELAND LOW RISK MODEL

## HISTORICAL TESTING & PROPFIRM EVALUATION ANALYSIS

XAUUSD H1 | Dual-system challenge configuration

Backtest window: 01 January 2025 - 31 July 2026

Platform: cTrader | Tick data | FTMO broker environment

Starting balance: \$100,000 | Closed transactions: 1,462

Model classification: Low Risk (relative to Moreland higher-risk configurations)

**PROP FIRM RESEARCH & EVALUATION**

# Executive Summary

The Moreland Low Risk Model is a prop-firm-focused configuration designed to prioritise controlled progress, drawdown management and repeatable evaluation completion over maximum speed. The analysis below is based on a cTrader historical simulation using the supplied XAUUSD H1 trade ledger and platform-reported risk statistics.

**19 / 19****10% TARGET SIMULATIONS**

100% historical completion

**53.7****AVG. DAYS TO TARGET**

Rolling monthly starts

**7.14%****MAX BALANCE DRAWDOWN**

Closed-balance series

**8.51%****MAX EQUITY DRAWDOWN**

cTrader platform result

**1.66****PROFIT FACTOR**

1,462 closed trades

**+180.4%**

Ending balance \$280,418

## WHY THIS MATTERS FOR PROP-FIRM EVALUATIONS

- Every one of the 19 rolling monthly 10% target simulations reached the target during the available historical window.
- Average target completion was 53.7 calendar days, with a median of 39.8 days.
- Maximum closed-balance drawdown was 7.14%, while cTrader reported maximum equity drawdown of 8.51%. The Low Risk label is relative to Moreland's higher-risk model configurations. It does not mean trading or
- prop-firm evaluations are low risk.

## TRANSPARENCY

Moreland does not currently present this report as third-party verified live performance. All performance figures in this document are historical simulations or cTrader backtest statistics. Historical results can differ materially from future live execution.

# Test Specification & Methodology

| Field                  | Specification                                                              |
|------------------------|----------------------------------------------------------------------------|
| Model                  | Moreland Low Risk Model                                                    |
| Instrument / timeframe | XAUUSD / H1                                                                |
| Backtest window        | 01 January 2025 - 31 July 2026 (575 calendar days)                         |
| Platform / data        | cTrader / tick data                                                        |
| Broker environment     | FTMO                                                                       |
| Starting balance       | \$100,000                                                                  |
| Closed transactions    | 1,462                                                                      |
| Configuration          | Both proprietary strategy modules enabled; real-probe architecture enabled |
| Sizing                 | Percentage-based position sizing; account growth therefore compounds       |
| Costs                  | Commission and swap included in net results                                |

## EVALUATION-STYLE TARGET SIMULATION

To test relevance to prop-firm evaluation targets, a fresh \$100,000 simulation was started at the first recorded trade of each calendar month from January 2025 through July 2026. The historical percentage return path was replayed from each start point until the simulated balance first reached +10%. This produced 19 independent rolling start points.

- 19 of 19 rolling simulations reached +10%: 100% historical target completion.
- Average completion time: 53.7 days; median: 39.8 days.
- Maximum closed-balance daily loss observed across these simulations: 1.81%.
- Lowest closed balance observed from a \$100,000 simulation start: \$94,136.

## IMPORTANT METHODOLOGY LIMITATION

The uploaded ledger contains closed trade results, not a continuous mark-to-market equity series. The rolling evaluation analysis can therefore test closed-balance target progress and closed-balance loss behaviour, but cannot fully reconstruct intratrade floating-equity rules used by every prop firm. The platform-reported maximum equity drawdown of 8.51% is shown separately.

# Closed-Balance Growth



**\$280,418**

ENDING BALANCE

From \$100,000

**+\$180,418**

NET PROFIT

+180.4%

**17 / 19**

POSITIVE MONTHS

89.5% of months

## INTERPRETATION

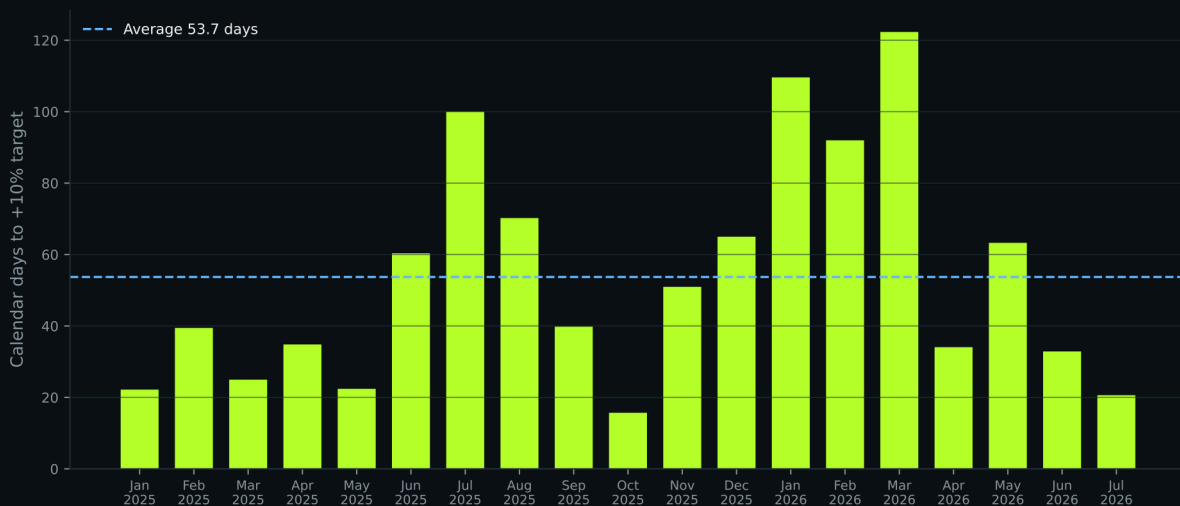
The curve is intentionally non-linear because the model sizes risk as a percentage of account balance/equity. As the account grows, the monetary value of a fixed percentage risk also grows. This is compounding, not a change in the configured percentage risk. For a prop-firm customer, the relevant question is therefore not simply terminal balance, but whether the path to target remains inside acceptable drawdown behaviour.

# Prop Firm Target Simulation

## 100%

19 OF 19 ROLLING +10% TARGET SIMULATIONS COMPLETED

Historical simulation only



### 53.7

AVERAGE DAYS  
to +10%

### 39.8

MEDIAN DAYS  
to +10%

### 15.7

FASTEST  
calendar days

### 122.3

SLOWEST  
calendar days

## HOW TO READ THIS

Each bar represents a fresh simulated evaluation starting at the first trade of a different calendar month. All 19 start points subsequently reached a +10% balance target. Completion time varied materially by market regime, which is why a single advertised 'expected pass time' would be misleading without the full distribution.

# Drawdown & Capital Preservation



## 7.14%

**MAX BALANCE DD**

\$17,733 peak-to-trough

## 8.51%

**MAX EQUITY DD**

cTrader platform result

## 1.81%

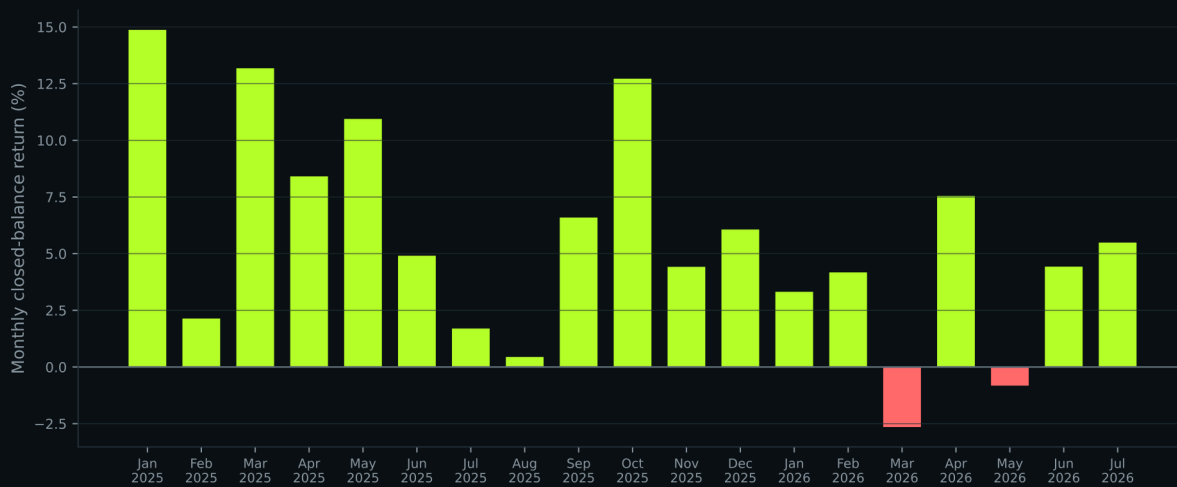
**MAX DAILY CLOSED LOSS**

Rolling target simulations

## PROP-FIRM RELEVANCE

- Drawdown is more important to an evaluation account than terminal return because a strong long-run strategy can still fail if losses cluster before the target is reached.
- The largest closed-balance peak-to-trough decline in the full run was 7.14%.
- Across the 19 rolling target simulations, the largest closed-balance daily decline was 1.81% and the lowest simulated balance was \$94,136 from a \$100,000 start.
- Specific prop-firm loss rules vary by firm, programme and account type. These statistics should be compared with the exact rules of the account being traded.

# Monthly Consistency


**17 / 19**
**POSITIVE MONTHS**

89.5%

**+14.88%**
**BEST MONTH**

Jan 2025

**-2.65%**
**WORST MONTH**

Mar 2026

## INTERPRETATION

Seventeen of nineteen calendar months finished positive on a closed-balance basis. The two negative months were March 2026 and May 2026. For evaluation accounts, this matters because target completion is path-dependent: long flat or negative periods can extend pass time even when the long-term system remains profitable.

| Month    | Return  | End balance |
|----------|---------|-------------|
| Jan 2025 | +14.88% | \$114,875   |
| Feb 2025 | +2.14%  | \$117,331   |
| Mar 2025 | +13.18% | \$132,796   |
| Apr 2025 | +8.41%  | \$143,967   |
| May 2025 | +10.94% | \$159,723   |
| Jun 2025 | +4.91%  | \$167,562   |
| Jul 2025 | +1.70%  | \$170,406   |
| Aug 2025 | +0.44%  | \$171,162   |
| Sep 2025 | +6.60%  | \$182,450   |
| Oct 2025 | +12.72% | \$205,661   |

| Month    | Return | End balance |
|----------|--------|-------------|
| Nov 2025 | +4.42% | \$214,749   |
| Dec 2025 | +6.07% | \$227,776   |
| Jan 2026 | +3.32% | \$235,333   |
| Feb 2026 | +4.17% | \$245,154   |
| Mar 2026 | -2.65% | \$238,660   |
| Apr 2026 | +7.54% | \$256,666   |
| May 2026 | -0.82% | \$254,553   |
| Jun 2026 | +4.43% | \$265,823   |
| Jul 2026 | +5.49% | \$280,418   |

# Trade Profile & Expectancy

**1,462**

609 wins / 853 losses

**41.7%**

Lower hit rate, larger payoff

**1.66**
**PROFIT FACTOR**

Net-positive trade distribution

**\$746**

Payoff 2.32x avg loss

**-\$321**

Avg trade +\$123.40

**20**
**MAX LOSING STREAK**

Max winning streak 11

| Metric                     | Result      |
|----------------------------|-------------|
| Largest winning trade      | +\$7,922.96 |
| Largest losing trade       | -\$2,491.49 |
| Average trade              | +\$123.40   |
| Average winner             | +\$746.33   |
| Average loser              | -\$321.33   |
| Winner / loser payoff      | 2.32x       |
| Maximum consecutive wins   | 11          |
| Maximum consecutive losses | 20          |

## INTERPRETATION

The model does not depend on a high win rate. Its historical edge came from a positively asymmetric payoff profile: the average winning trade was about 2.32 times the magnitude of the average losing trade. This is important when assessing losing streaks, because a sequence of losses is a normal part of the tested distribution rather than proof that the system has stopped working.

# Costs, Execution & Low Risk Design

## TRADING COSTS INCLUDED

| Measure                 | Amount        |
|-------------------------|---------------|
| Gross trading P&L       | +\$193,729.18 |
| Commission              | -\$4,267.80   |
| Swap                    | -\$9,043.44   |
| Total commission + swap | -\$13,311.24  |
| Net profit              | +\$180,417.94 |

## LOW RISK MODEL ARCHITECTURE

- Two proprietary rule-based trading modules operate together on XAUUSD H1.
- System 1 uses a real-probe confirmation architecture before committing the remaining planned position size.
- Entry timing and protective levels include controlled randomisation to test execution robustness rather than relying on one exact deterministic path.
- System 2 uses a reduced percentage-risk range in the Low Risk Model.
- Account-level risk controls, challenge target handling, licence binding and monitoring are retained in the production cBot.
- Position sizing remains percentage-based, so the monetary size of trades compounds as the account grows or contracts.

### WHAT "LOW RISK" MEANS

Low Risk is an internal Moreland model classification relative to higher-risk configurations. It is not a statement that trading is inherently low risk, that capital cannot be lost, or that a prop-firm evaluation will pass. The model can experience losing streaks, drawdown, slippage, gaps and execution differences.

# Conclusion & Important Limitations

Across the analysed 574-day historical window, the Moreland Low Risk Model grew a \$100,000 starting balance to \$280,417.94, generated a 1.66 profit factor and recorded 7.14% maximum closed-balance drawdown. In the rolling evaluation-style analysis, all 19 monthly start points reached a +10% target, with an average completion time of 53.7 days. These results support the model's intended positioning around controlled challenge progress, but they remain historical simulations rather than a promise of future outcomes.

## IMPORTANT LIMITATIONS

- Historical simulation only. Results are not live verified performance, forecasts or guarantees.
- No continuous equity ledger. The supplied spreadsheet contains closed trade results. Intraday floating equity cannot be reconstructed from the ledger; the 8.51% maximum equity drawdown figure is taken from the cTrader platform result. Execution can differ. Spreads, slippage, liquidity, latency, rejected orders, gaps, symbol specifications, outages and broker conditions can materially change live results.
- Prop-firm rules vary. Daily-loss, maximum-loss, consistency, news, holding, minimum-day and other rules differ by firm and programme. A historical +10% target simulation is not equivalent to a guaranteed pass under every rule set. Percentage-based sizing compounds. As account balance/equity changes, the monetary value of a percentage risk setting also changes.
- Risk controls are not guaranteed loss caps. Gaps, execution and market conditions can cause realised losses to differ from intended sizing.
- Low Risk is relative. The label compares this configuration with other Moreland risk profiles and does not imply the absence of material trading risk.
- No investment advice. Moreland Algorithmic supplies automated trading software for evaluation accounts; this document is research and product information.

## ENVIRONMENT REFERENCE

References to FTMO identify the historical broker environment used for testing only. They do not imply sponsorship, endorsement or affiliation with Moreland Algorithmic.