July 2026

As of 30/06/2026

Passive PLUS BALANCED

defaqto

RSMR Portfolio Services

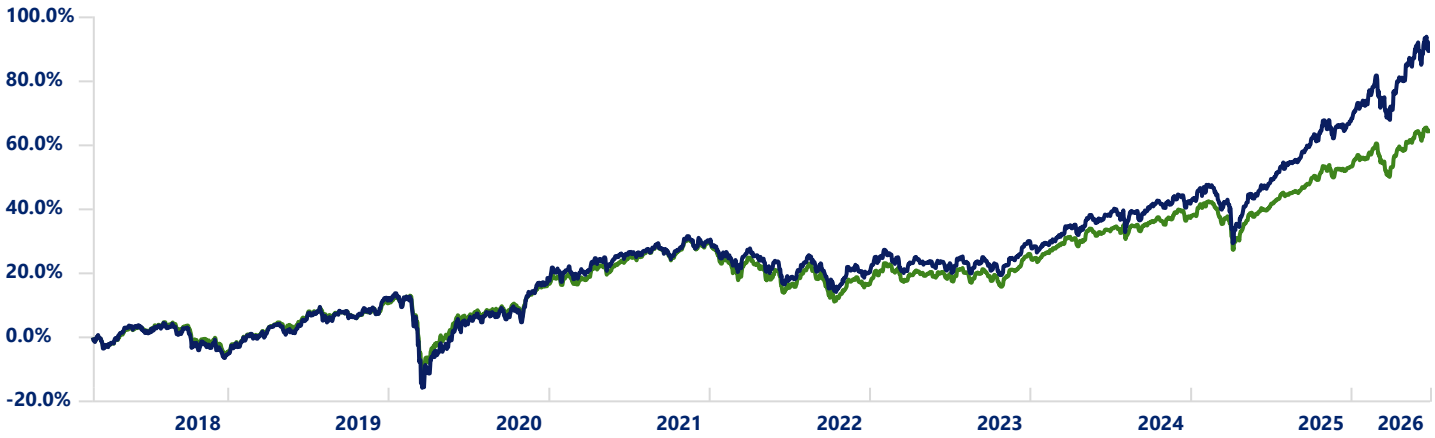
defaqto

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Passive Plus Balanced aims to achieve capital growth over the medium to long-term with investment in a balance of less volatile and higher volatility assets with the main focus on investing in passively managed funds but with the flexibility to include actively managed funds where appropriate.

Cumulative Performance (since inception)



Passive Plus Balanced **90.57%** **IA Mixed Investment 40-85% Shares** **64.85%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since inception
Passive Plus Balanced	-0.10	13.87	28.80	15.88	8.67	8.04
IA Mixed Investment 40-85% Shares	0.51	7.63	17.08	11.35	5.77	6.18

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	9.99	8.00
Max Drawdown	-25.88	-21.43
Best Month	8.63	7.35
Best Month End Date	30/11/2020	30/04/2020
Worst Month	-12.47	-10.85
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	YTD	2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
Passive Plus Balanced	13.87	18.13	8.95	8.10	-7.38	10.35	5.55	17.69	-5.26
IA Mixed Investment 40-85% Shares	7.63	11.63	8.86	8.12	-10.11	11.11	5.48	15.95	-4.57

DYNAMIC PLANNER PROFILED 6

6 defaqto RISK RATING BALANCED GROWTH

Performance up to the 29th February 2024 relates to the portfolio being managed on an advisory basis.

Source: Morningstar Direct

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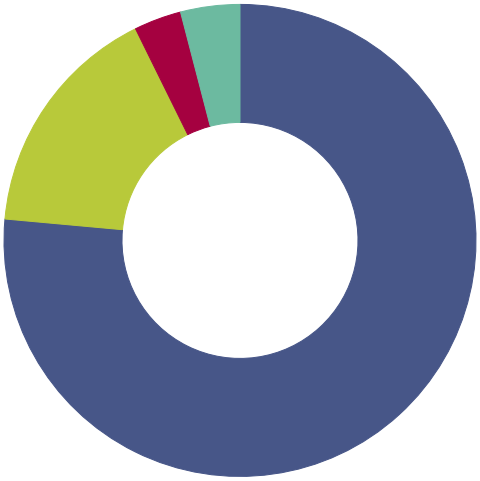
Asset Allocation



	%
Equities	76.4
Fixed Income	16.3
Cash/Money Market	3.2
Other	4.1
Total	**100.0**

Portfolio Details

Inception Date	28/02/2018
12 Month Yield	2.05
KIID Ongoing Charge	0.23
MIFID 2 Charge	0.30

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

L&G Pacific Index C Acc	13.54%
Fidelity Index US P Acc	11.71%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	8.54%
Fidelity Index Emerging Markets P Acc	8.31%
Fidelity Index Japan P Acc	7.18%
Fidelity Index US P GBP Acc H	4.98%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.95%
Vanguard Glb Corp Bd Idx £ H Acc	4.76%
iShares Continen Eurp Eq Idx (UK) D Acc	4.50%
HSBC FTSE 250 Index S Acc	4.31%
	72.78%

Current Platform Availability:

abrdn Elevate, abrdn Wrap, Aviva, Fidelity, Nucleus Wrap, Quilter, Transact

Contact Details:

www.rsmr.co.uk
enquiries@rsmr.co.uk
01535 656555

Important Notice

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Portfolio performance and statistical data is calculated net of the DFM fee and net of all underlying investment charges. Past performance is not a guide to future performance. The value of investments and any income from them can fall as well as rise, is not guaranteed and investors may get back less than they invest.
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Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at May 2026.

Source: Morningstar Direct