

May 2026

As of 30/04/2026

defaqto 

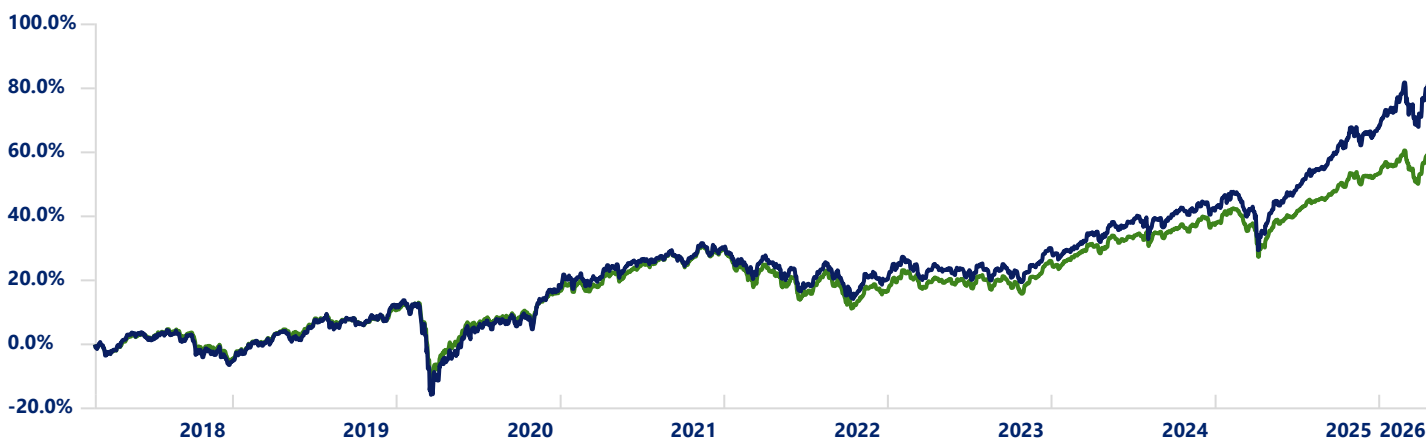
defaqto 

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

79.78% — IA Mixed Investment 40-85% Shares

58.06%

Cumulative Performance (periods > 1yr are annualised)

| | 1 Month | YTD | 1 Year | 3 Years | 5 Years | Since inception |
|-----------------------------------|---------|------|--------|---------|---------|-----------------|
| Passive Plus Balanced | 7.16 | 7.42 | 29.25 | 13.33 | 7.74 | 7.45 |
| IA Mixed Investment 40-85% Shares | 5.01 | 3.20 | 17.90 | 9.64 | 5.27 | 5.77 |

Risk Characteristics (since inception)

| | Portfolio | IA Sector |
|-----------------------|------------|------------|
| Annualised Volatility | 9.93 | 8.02 |
| 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 | 7.42 | 18.13 | 8.95 | 8.10 | -7.38 | 10.35 | 5.55 | 17.69 | -5.26 |
| IA Mixed Investment 40-85% Shares | 3.20 | 11.63 | 8.86 | 8.12 | -10.11 | 11.11 | 5.48 | 15.95 | -4.57 |



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

May 2026

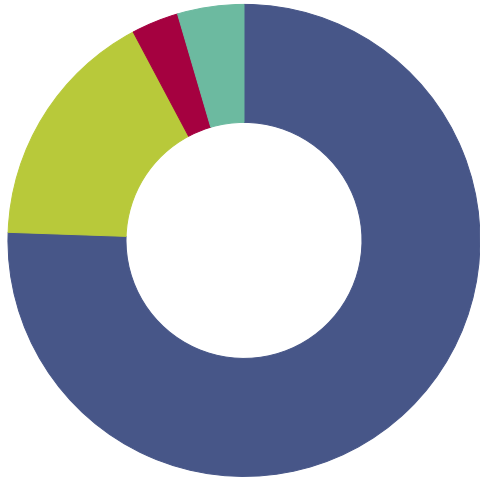
As of 30/04/2026

defaqto 

defaqto 

FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



| | % |
|---------------------|--------------|
| ● Equities | 75.5 |
| ● Fixed Income | 16.7 |
| ● Cash/Money Market | 3.2 |
| ● Other | 4.5 |
| Total | 100.0 |

Portfolio Details

| | |
|---------------------|------------|
| Inception Date | 28/02/2018 |
| 12 Month Yield | 2.21 |
| KIID Ongoing Charge | 0.24 |
| MIFID 2 Charge | 0.31 |

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

| | |
|--|--------|
| L&G Pacific Index C Acc | 12.16% |
| Fidelity Index US P Acc | 11.66% |
| Vanguard FTSE UK All Shr Idx Unit Tr£Acc | 8.93% |
| Fidelity Index Emerging Markets P Acc | 7.98% |
| Fidelity Index Japan P Acc | 7.02% |
| Fidelity Index US P GBP Acc H | 5.07% |
| T. Rowe Price US Lrg Cap Gr Eq C Acc 9 | 5.02% |
| Vanguard Glb Corp Bd Idx £ H Acc | 4.98% |
| iShares Continen Eurp Eq Idx (UK) D Acc | 4.43% |
| HSBC FTSE 250 Index S Acc | 4.39% |

71.65%

Current Platform Availability:

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

Contact Details:

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

Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. This document is provided for information purposes only and does not constitute advice or a personal recommendation.

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.

RSMR MPS is provided by RSMR Portfolio Services Limited. RSMR Portfolio Services Limited is a limited company registered in England and Wales under Company number 07137872. Registered office at Number 20, Ryefield Business Park, Belton Road, Silsden BD20 0EE. RSMR Portfolio Services Limited is authorised and regulated by the Financial Conduct Authority under number 788854. The use of the RSMR registered Trademark is agreed under licence from Rayner Spencer Mills Research Limited.

Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at May 2026.