July 2026

As of 30/06/2026

Passive PLUS CAUTIOUS

defaqto

RSMR Portfolio Services

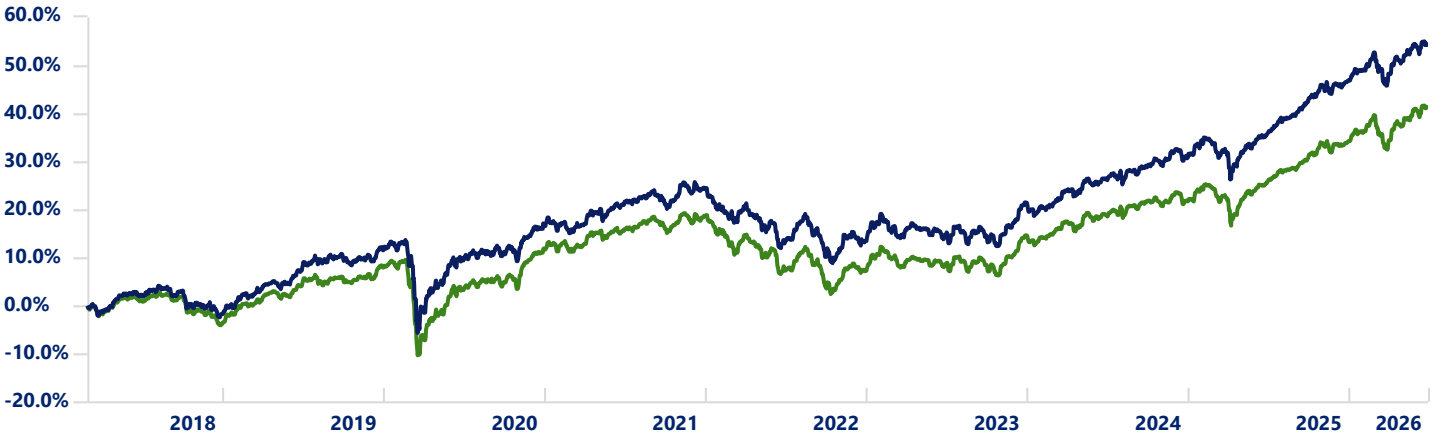
defaqto

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Passive Plus Cautious aims to achieve capital growth over the medium to long-term with much greater exposure to lower volatility assets than 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 Cautious **54.62%** **IA Mixed Investment 20-60% Shares** **41.52%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since inception
Passive Plus Cautious	0.11	5.34	13.91	10.44	5.03	5.37
IA Mixed Investment 20-60% Shares	0.47	5.47	12.52	9.23	4.13	4.25

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	5.97	5.74
Max Drawdown	-17.02	-18.13
Best Month	5.61	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-7.97	-10.09
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 Cautious	5.34	12.16	7.75	7.06	-8.70	6.59	4.51	13.54	-1.76
IA Mixed Investment 20-60% Shares	5.47	10.24	6.17	6.86	-9.63	6.28	3.49	12.09	-3.71

DYNAMIC PLANNER PROFILED 4

3 defaqto RISK RATING CAUTIOUS

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	41.0
Fixed Income	47.4
Cash/Money Market	8.1
Other	3.4
Total	**100.0**

Portfolio Details

Inception Date	28/02/2018
12 Month Yield	2.63
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 International Index C Acc	15.32%
Schroder QEP Global Core Eq I Acc	10.99%
Vanguard UK S/T Invm Grd Bd Idx £ Acc	10.40%
Vanguard Glb Corp Bd Idx £ H Acc	9.85%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	9.82%
HSBC Sterling Corp Bd Idx S Acc	6.98%
Vanguard Glb S/T Bd Idx £ H Acc	6.88%
Royal London Short Term Money Mkt Y Acc	5.91%
MI TwentyFour AM Monument Bond L Acc	3.96%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	3.87%
	83.98%

Current Platform Availability:

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

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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