September 2026

As of 31/08/2026

Passive PLUS DYNAMIC

defaqto

RSMR Portfolio Services

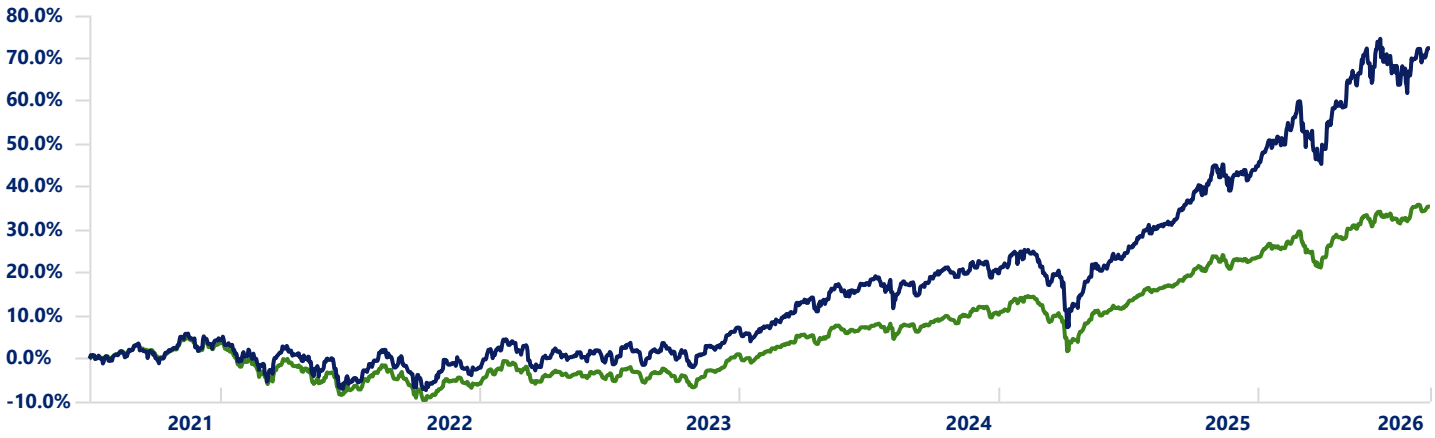
defaqto

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Passive Plus Dynamic aims to achieve capital growth over the medium to long-term with much greater exposure to high volatility assets than low 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 Dynamic **72.41%** **IA Flexible Investment** **35.42%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	Since inception
Passive Plus Dynamic	3.27	18.99	31.02	19.21	11.11
IA Flexible Investment	2.09	9.55	15.72	11.93	6.04

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	10.97	7.40
Max Drawdown	-14.39	-13.94
Best Month	9.04	4.98
Best Month End Date	30/04/2026	30/04/2026
Worst Month	-9.13	-6.09
Worst Month End Date	31/03/2026	31/03/2026

Calendar Year Performance

	YTD	2025	2024	2023	2022	Inception to end 2021
Passive Plus Dynamic	18.99	20.86	11.76	9.56	-6.17	4.34
IA Flexible Investment	9.55	12.09	9.14	7.31	-9.13	3.62

DYNAMIC PLANNER PROFILED 7

8 defaqto RISK RATING ADVENTUROUS

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

	%
Global Equity	7.69
US Equity	22.23
UK Equity	14.02
European Equity	5.46
Japan Equity	6.98
Asia Pacific ex Japan Equity	18.10
EM Equity	12.99
Emerging Market Bonds	2.89
Real Assets	3.90
Precious Metals	3.81
Cash	1.93
Total	**100.00**

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

L&G Pacific Index C Acc	13.11%
Fidelity Index Emerging Markets P Acc	12.99%
Fidelity Index US P Acc	11.31%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	9.94%
Fidelity Index Japan P Acc	6.98%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	6.91%
iShares Continen Eurp Eq Idx (UK) D Acc	5.46%
M&G Asian GBP PP Acc	5.00%
HSBC FTSE 250 Index S Acc	4.08%
Fidelity Index US P GBP Acc H	4.00%
	79.78%

Portfolio Details

Inception Date	30/06/2021
12 Month Yield	1.53
KIID Ongoing Charge	0.25
MIFID 2 Charge	0.32

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Current Platform Availability:

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

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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.
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Dynamic Planner risk profile correct as at end of June 2026

Defaqto risk profile correct as at August 2026.

Source: Morningstar Direct