

June 2026

As of 31/05/2026

defaqto 

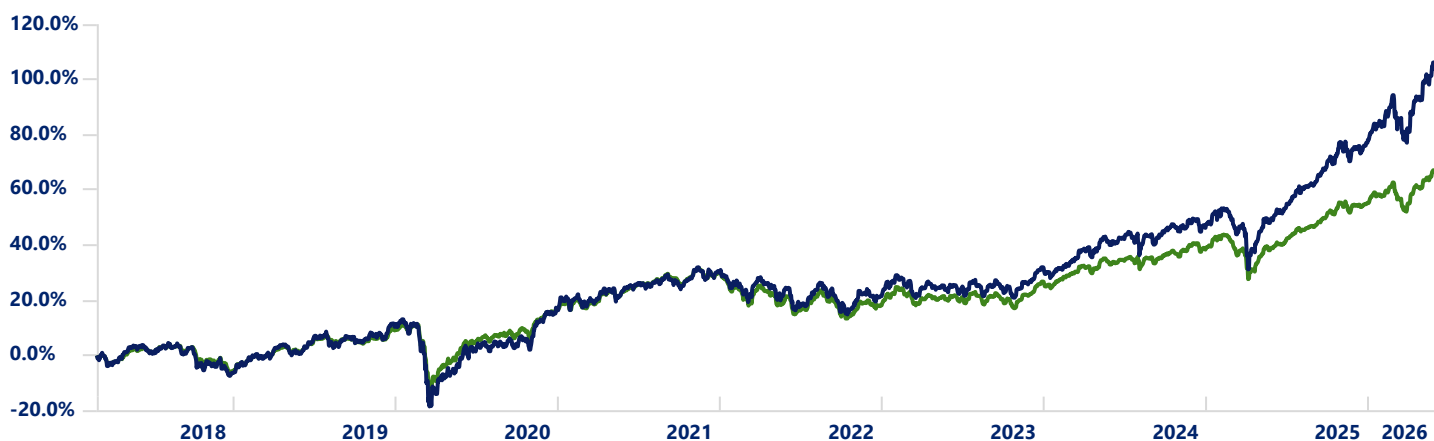
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FOR PROFESSIONAL ADVISERS ONLY

## Portfolio Objective

Passive Plus Growth aims to achieve capital growth over the medium to long-term with 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 Growth

106.12% — IA Flexible Investment

67.06%

### Cumulative Performance (periods > 1yr are annualised)

|                        | 1 Month | YTD   | 1 Year | 3 Years | 5 Years | Since Inception |
|------------------------|---------|-------|--------|---------|---------|-----------------|
| Passive Plus Growth    | 7.16    | 16.42 | 37.94  | 18.78   | 10.75   | 9.16            |
| IA Flexible Investment | 4.18    | 7.74  | 20.19  | 11.60   | 6.31    | 6.42            |

### Risk Characteristics (since inception)

|                       | Portfolio  | IA Sector  |
|-----------------------|------------|------------|
| Annualised Volatility | 11.39      | 8.07       |
| Max Drawdown          | -27.91     | -21.32     |
| Best Month            | 9.78       | 7.39       |
| Best Month End Date   | 30/11/2020 | 30/11/2020 |
| Worst Month           | -13.31     | -10.92     |
| 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 Growth    | 16.42 | 21.11 | 10.80 | 8.63 | -6.64 | 11.80 | 5.41 | 17.83 | -6.32                 |
| IA Flexible Investment | 7.74  | 12.09 | 9.14  | 7.31 | -9.13 | 11.39 | 6.99 | 15.65 | -5.70                 |



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

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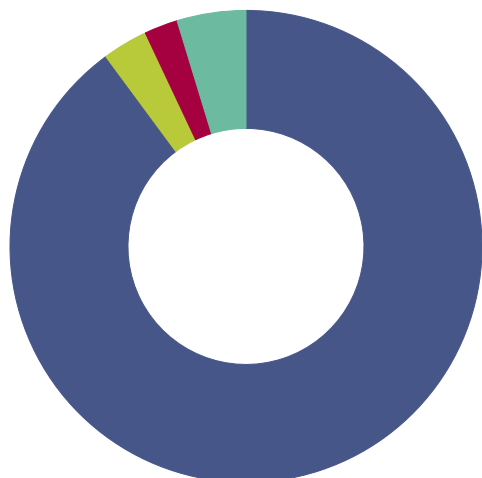
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## Asset Allocation



|                     | %            |
|---------------------|--------------|
| ● Equities          | 89.9         |
| ● Fixed Income      | 3.1          |
| ● Cash/Money Market | 2.3          |
| ● Other             | 4.7          |
| <b>Total</b>        | <b>100.0</b> |

## Portfolio Details

|                     |            |
|---------------------|------------|
| Inception Date      | 28/02/2018 |
| 12 Month Yield      | 1.73       |
| KIID Ongoing Charge | 0.23       |
| MIFID 2 Charge      | 0.29       |

## DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

## Top 10 Holdings

|  |        |
|--|--------|
| L&G Pacific Index C Acc                  | 14.36% |
| Fidelity Index US P Acc                  | 13.12% |
| Fidelity Index Emerging Markets P Acc    | 11.31% |
| Vanguard FTSE UK All Shr Idx Unit Tr£Acc | 10.30% |
| Fidelity Index Japan P Acc               | 7.02%  |
| T. Rowe Price US Lrg Cap Gr Eq C Acc 9   | 7.00%  |
| Fidelity Index US P GBP Acc H            | 6.01%  |
| M&G Asian GBP PP Acc                     | 5.68%  |
| iShares Continen Eurp Eq Idx (UK) D Acc  | 4.36%  |
| Schroder QEP Global Core Eq I Acc        | 3.98%  |
|  | 83.14% |

## Current Platform Availability:

abrdrn Elevate, abrdrn 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 December 2025

Defaqto risk profile correct as at May 2026.