September 2026

As of 31/08/2026

Passive PLUS GROWTH

defaqto

RSMR Portfolio Services

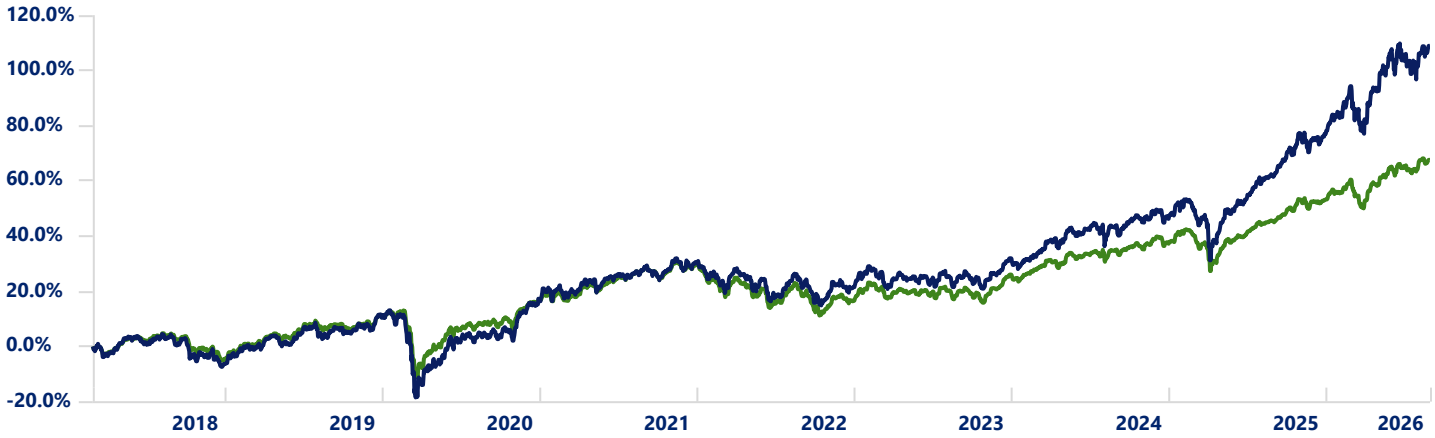
defaqto

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 **108.91%** **Passive Plus Growth IA sector composite** **67.54%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Passive Plus Growth	3.24	17.99	28.93	18.59	10.25	9.05
Passive Plus Growth IA sector composite	2.09	9.39	15.19	11.78	5.54	6.26

Risk Characteristics (since inception)

	Portfolio	IA Sector Composite
Annualised Volatility	11.52	7.97
Max Drawdown	-27.91	-21.43
Best Month	9.78	7.35
Best Month End Date	30/11/2020	30/04/2020
Worst Month	-13.31	-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 Growth	17.99	21.11	10.80	8.63	-6.64	11.80	5.41	17.83	-6.32
Passive Plus Growth IA sector composite	9.39	11.63	8.86	8.12	-10.11	11.11	5.48	15.95	-4.57

DYNAMIC PLANNER PROFILED 7

defaqto 7 RISK RATING GROWTH

*IA sector comparator was changed from Mixed Investments 40-85% Shares to Flexible Investments on 28th February 20...

Source: Morningstar Direct

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Asset Allocation

	%
Global Equity	5.82
US Equity	25.20
UK Equity	13.02
European Equity	5.45
Japan Equity	7.97
Asia Pacific ex Japan Equity	17.58
EM Equity	10.98
Emerging Market Bonds	2.89
Multi Asset Absolute Return	2.42
Precious Metals	3.81
Real Assets	2.92
Cash	1.93
Total	**100.00**

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

Fidelity Index US P Acc	12.29%
L&G Pacific Index C Acc	12.09%
Fidelity Index Emerging Markets P Acc	10.98%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	8.94%
Fidelity Index Japan P Acc	7.97%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	6.91%
Fidelity Index US P GBP Acc H	6.00%
M&G Asian GBP PP Acc	5.49%
iShares Continen Eurp Eq Idx (UK) D Acc	5.45%
HSBC FTSE 250 Index S Acc	4.08%
	80.21%

Portfolio Details

Inception Date	28/02/2018
12 Month Yield	1.51
KIID Ongoing Charge	0.25
MIFID 2 Charge	0.33

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

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 June 2026

Defaqto risk profile correct as at August 2026.

Source: Morningstar Direct