July 2026

As of 30/06/2026

Passive PLUS PRUDENT

defaqto

RSMR Portfolio Services

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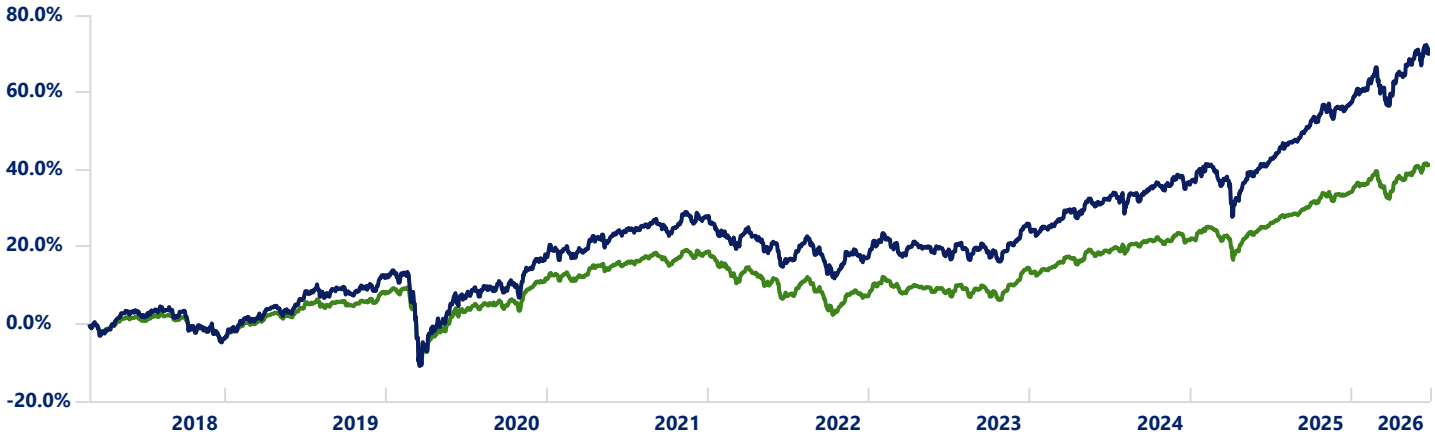
FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Passive Plus Prudent aims to achieve capital growth over the medium to long-term with a higher allocation to equities than Passive Plus Cautious 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 Prudent **70.70%** **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 Prudent	-0.05	8.70	20.19	12.84	6.63	6.63
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	8.07	5.74
Max Drawdown	-21.72	-18.13
Best Month	7.19	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-10.44	-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 Prudent	8.70	15.38	8.00	7.45	-8.09	8.70	4.82	16.25	-3.66
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 5

5 defaqto RISK RATING BALANCED

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	60.1
Fixed Income	30.4
Cash/Money Market	5.8
Other	3.7
Total	**100.0**

Portfolio Details

Inception Date	28/02/2018
12 Month Yield	2.27
KIID Ongoing Charge	0.23
MIFID 2 Charge	0.29

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Fidelity Index US P Acc	11.94%
Vanguard Glb Corp Bd Idx £ H Acc	9.71%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	9.68%
Fidelity Index Japan P Acc	7.32%
Schroder QEP Global Core Eq I Acc	5.16%
HSBC Sterling Corp Bd Idx S Acc	4.91%
L&G Pacific Index C Acc	4.61%
Vanguard Glb S/T Bd Idx £ H Acc	4.36%
Fidelity Index Emerging Markets P Acc	4.24%
iShares Continen Eurp Eq Idx (UK) D Acc	4.08%
	66.02%

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