April 2026

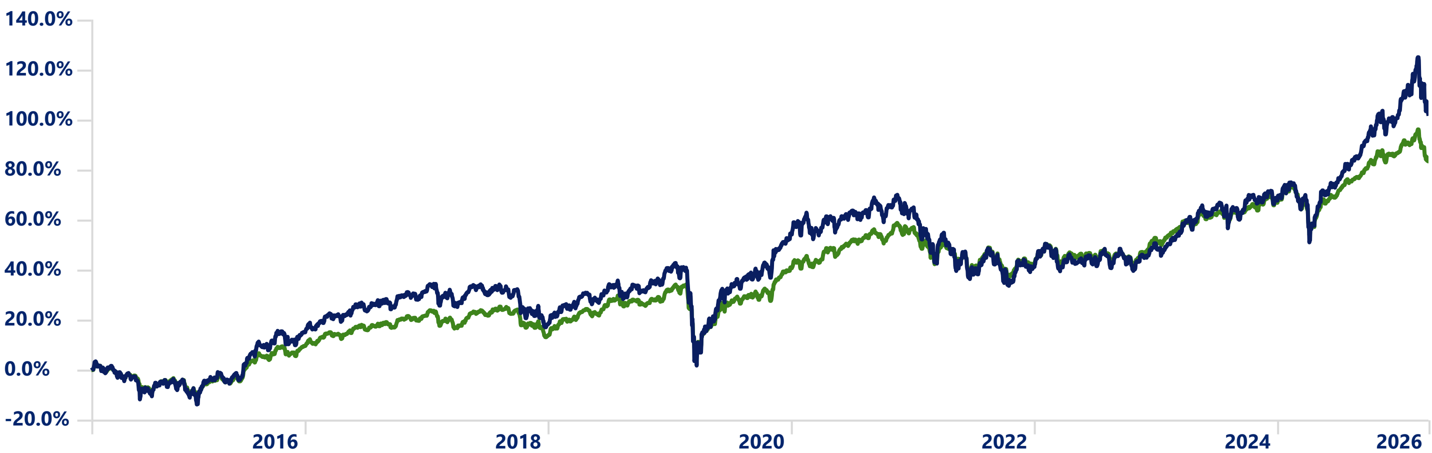
As of 31/03/2026

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Adventurous aims to achieve capital growth over the medium to long-term and the highest level of volatility of the Rfolio growth portfolios with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



— Rfolio Adventurous **101.58%** **— IA Flexible Investment** **84.21%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Adventurous	-10.40	-0.27	22.21	11.93	5.36	7.63	6.58
IA Flexible Investment	-6.09	-1.49	12.14	8.29	5.07	6.74	5.71

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	12.01	7.80
Max Drawdown	-28.69	-21.32
Best Month	9.42	7.39
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-13.15	-10.92
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	YTD	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Adventurous	-0.27	20.53	11.27	6.68	-14.13	6.67	10.41	18.10	-10.02	14.13	20.05	-4.12
IA Flexible Investment	-1.49	12.09	9.14	7.31	-9.13	11.39	6.99	15.65	-6.65	11.09	14.10	-3.92

DYNAMIC PLANNER PROFILED 8

defaqto 9 RISK RATING VERY ADVENTUROUS

Synaptic Risk Rating 8 1-10

Performance between 31st March 2015 and 31st March 2018 relates to Rfolio Adventurous as an advisory portfolio.

Source: Morningstar Direct

April 2026

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Rfolio ADVENTUROUS

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RSMR Portfolio Services

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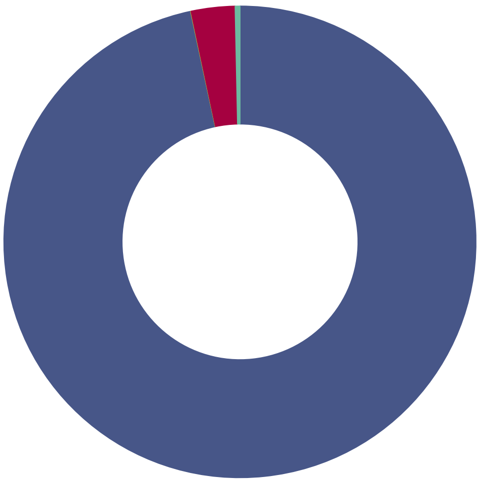
FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



	%
Equities	96.6
Fixed Income	0.0
Cash/Money Market	3.0
Other	0.3
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.30
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.88

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Artemis SmartGARP Glb EM Eq I Acc GBP	11.36%
FSSA Global Emerging Mkts Foc E GBP Acc	10.40%
M&G Asian GBP PP Acc	9.56%
Baillie Gifford Pacific B Acc	9.46%
JPM Emerging Markets C Net Acc	9.20%
Fidelity Index US P Acc	6.97%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	5.66%
Man Japan CoreAlpha Profl Acc C	5.24%
Liontrust European Dynamic I GBP Acc	5.04%
Jupiter Merian North Amer Eq U1 GBP Acc	5.03%
	77.91%

Current Platform Availability:

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

Contact Details:

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Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at February 2026.

Source: Morningstar Direct