November 2026

As of 31/10/2026

Rfolio BALANCED

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RSMR Portfolio Services

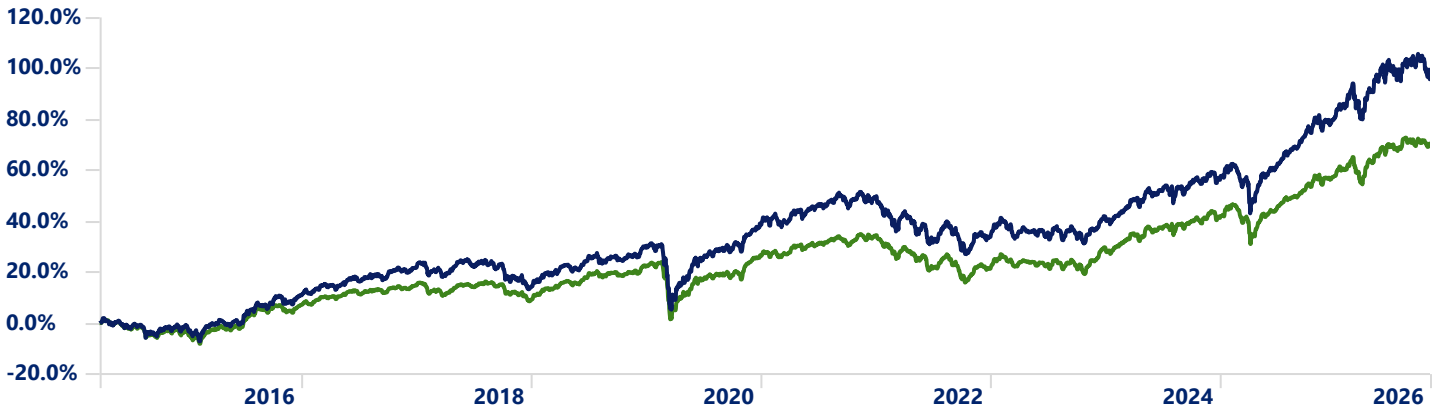
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FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Balanced aims to achieve capital growth over the medium to long-term with investment in a balance of low volatility and high volatility assets with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



Rfolio Balanced **95.75%** **Rfolio Balanced IA sector composite*** **69.64%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Balanced	-3.48	8.52	8.33	14.05	5.68	5.91	5.97
Rfolio Balanced IA sector composite*	-0.82	7.55	7.50	12.35	5.04	4.76	4.67

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	8.11	6.00
Max Drawdown	-19.85	-18.13
Best Month	6.26	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-9.69	-10.09
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 Balanced	8.52	15.46	10.04	6.03	-10.40	7.78	6.95	13.68	-6.34	9.74	12.03	-0.99
Rfolio Balanced IA sector composite*	7.55	11.63	8.86	6.90	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

DYNAMIC PLANNER PROFILED 6

6 defaqto RISK RATING BALANCED GROWTH

* The IA sector comparator was changed from Mixed Investments 20-60% Shares to Mixed Investments 40-85% Shares on 1st September 2023

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

Source: Morningstar Direct

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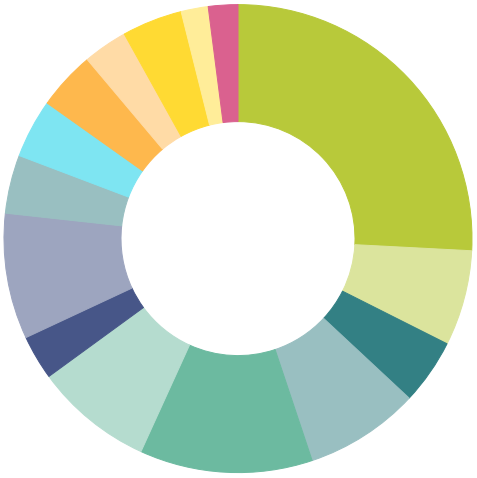
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Asset Allocation



	%
US Equity	25.83
UK Equity	6.59
European Equity	4.52
Japanese Equity	7.93
Asia Pacific ex Japan Equity	11.94
EM Equity	8.17
UK Govt Bonds	3.08
Corporate Bonds	8.68
Emerging Market Debt	4.04
Other Fixed Income	4.06
Multi Asset Absolute Return	4.03
Real Assets	3.07
Infrastructure	4.17
Precious Metals	1.87
Cash	2.04
Total	**100.00**

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

Fidelity Index US P Acc	12.46%
Jupiter Merian North Amer Eq U1 GBP Acc	8.48%
M&G Asian GBP PP Acc	5.97%
Baillie Gifford Pacific B Acc	5.97%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.89%
PIMCO GIS Income Instl GBP H Acc	4.61%
Liontrust European Dynamic I GBP Acc	4.52%
Fidelity Emerg Mkts W Acc	4.28%
WS Nomura Glbl Infras Secs A3 GBP Acc	4.17%
MI TwentyFour AM Dynamic Bond I Acc	4.08%
	59.41%

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.73
KIID Ongoing Charge	0.60
MIFID 2 Charge	0.82

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Current Platform Availability:

abrdn Elevate, abrdn Wrap, Aviva, Fidelity, Nucleus Wrap, Quilter, Scottish Widows, 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 September 2026

Defaqto risk profile correct as at August 2026.

Source: Morningstar Direct