

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

85.28% — Rfolio Balanced IA sector composite*

60.30%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Balanced	2.80	2.80	14.64	10.13	6.03	6.72	5.85
Rfolio Balanced IA sector composite*	1.63	1.63	9.80	8.62	4.94	5.40	4.45

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	7.84	5.92
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	2.80	15.37	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*	1.63	11.63	8.86	6.90	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

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

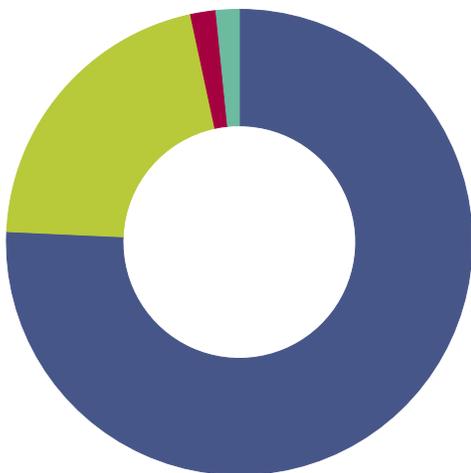
Performance between 31st March 2015 and 31st March 2018 relates to Rfolio Balanced as an advisory portfolio.

February 2026

As of 31/01/2026



Asset Allocation



	%
● Equities	75.7
● Fixed Income	20.9
● Cash/Money Market	1.8
● Other	1.6
Total	100.0

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.65
KIID Ongoing Charge	0.61
MIFID 2 Charge	0.78

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Fidelity Index US P Acc	9.92%
Baillie Gifford Pacific B Acc	6.20%
M&G Asian GBP PP Acc	6.04%
Jupiter Merian North Amer Eq U1 GBP Acc	5.93%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.93%
Dodge & Cox Worldwide US Stock A GBP	4.88%
Liontrust European Dynamic I GBP Acc	4.59%
FSSA Global Emerging Mkts Foc E GBP Acc	4.57%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.09%
Artemis SmartGARP Glb EM Eq I Acc GBP	4.07%

55.22%

Current Platform Availability:

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

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Important Notice

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