July 2026

As of 30/06/2026

Rfolio BALANCED

defaqto ♦♦♦♦

RSMR Portfolio Services

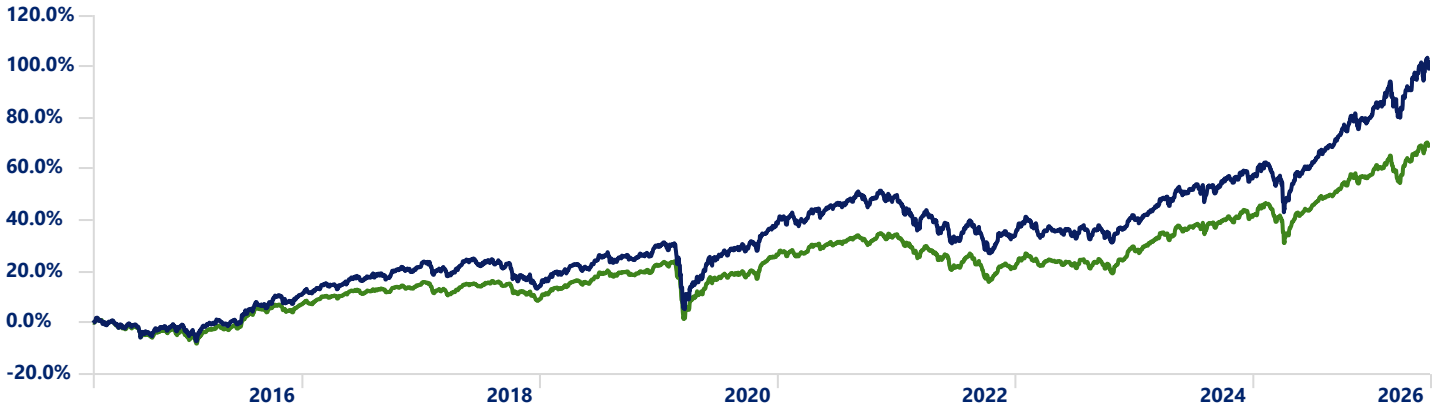
defaqto ★★★★★

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 **100.52%** **Rfolio Balanced IA sector composite*** **69.76%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Balanced	0.08	11.17	24.21	14.13	6.57	7.04	6.38
Rfolio Balanced IA sector composite*	0.51	7.63	17.08	11.37	5.35	5.46	4.82

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	8.04	6.01
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	11.17	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*	7.63	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

defaqto 6 RISK RATING BALANCED GROWTH

Synaptic Risk Rating 7 1-10

* 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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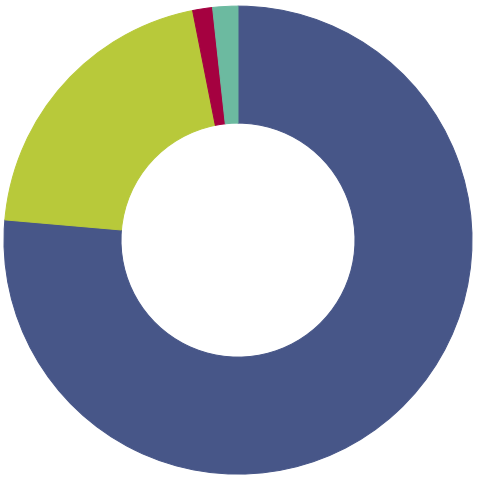
Asset Allocation



	%
Equities	76.4
Fixed Income	20.5
Cash/Money Market	1.4
Other	1.7
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.55
KIID Ongoing Charge	0.62
MIFID 2 Charge	0.83

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Fidelity Index US P Acc	10.26%
Baillie Gifford Pacific B Acc	6.91%
M&G Asian GBP PP Acc	6.26%
Jupiter Merian North Amer Eq U1 GBP Acc	6.17%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.99%
Fidelity Emerg Mkts W Acc	4.85%
Dodge & Cox Worldwide US Stock A GBP	4.84%
Liontrust European Dynamic I GBP Acc	4.52%
Artemis SmartGARP Glb EM Eq I Acc GBP	4.18%
JPM Japan C Net Acc	4.00%
	56.98%

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