

March 2026



As of 28/02/2026

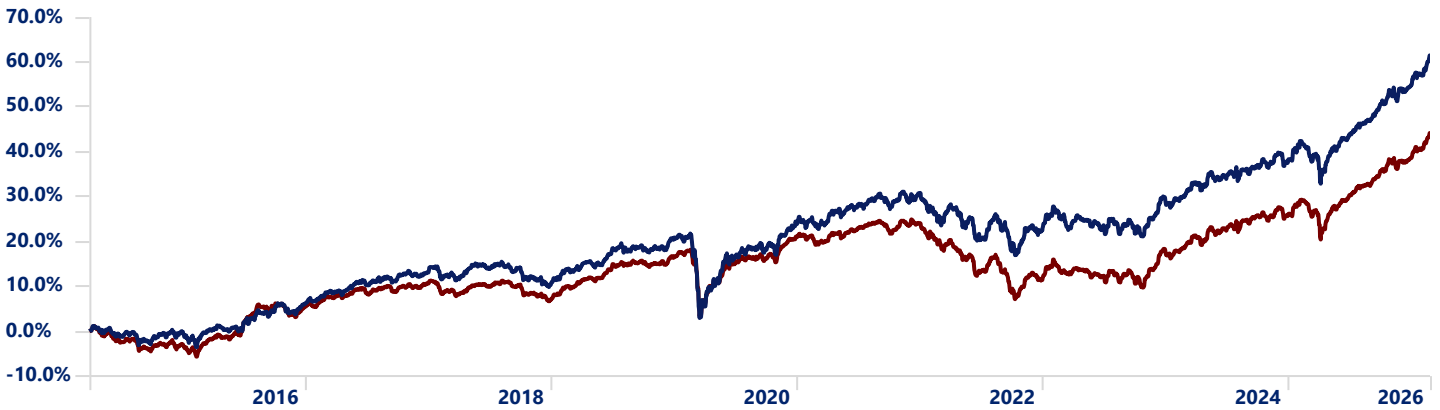


FOR PROFESSIONAL ADVISERS ONLY

### Portfolio Objective

Rfolio Cautious aims to achieve capital growth over the medium to long-term with a slightly greater allocation to equities than Rfolio Defensive with the main focus on investing in actively managed funds

### Cumulative Performance (since inception)



— Rfolio Cautious

61.45% — Rfolio Cautious IA sector composite\*

44.16%

### Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Cautious	2.77	4.47	14.71	8.93	5.53	5.00	4.49
Rfolio Cautious IA sector composite*	2.59	4.07	12.36	8.47	3.87	4.06	3.41

### Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	5.13	4.20
Max Drawdown	-15.46	-14.24
Best Month	4.57	4.12
Best Month End Date	30/04/2020	30/04/2020
Worst Month	-8.50	-7.16
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 Cautious	4.47	12.38	5.87	6.09	-6.28	5.43	2.93	9.14	-2.50	6.58	6.25	-0.11
Rfolio Cautious IA sector composite*	4.07	10.24	6.17	6.23	-10.22	2.58	3.97	8.81	-3.41	4.97	8.62	-2.92



\* The IA sector comparator was changed from Mixed Investments 0-35% Shares to Mixed Investments 20-60% Shares on 1st September 2023

Performance between 31<sup>st</sup> March 2015 and 31<sup>st</sup> March 2018 relates to Rfolio Cautious as an advisory portfolio.

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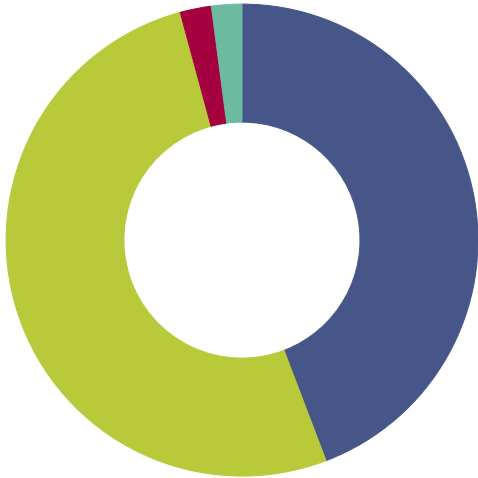
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**Asset Allocation**



	%
● Equities	44.2
● Fixed Income	51.6
● Cash/Money Market	2.1
● Other	2.1
<b>Total</b>	<b>100.0</b>

**Portfolio Details**

Inception Date	31/03/2015
12 Month Yield	2.57
KIID Ongoing Charge	0.54
MIFID 2 Charge	0.68

**DFM Charge**

Annual DFM Management Charge = 0.15% (no VAT)

**Top 10 Holdings**

Schroder QEP Global Core Eq I Acc	9.53%
Capital Group UK NewPersp P ACC	9.29%
Ninety One Global Special Sits M Acc	9.17%
MI TwentyFour AM Dynamic Bond I Acc	5.89%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	5.07%
iShares UK Gilts All Stks Idx (UK) D Acc	4.94%
Fidelity Short Dated Crprate Bd W Acc	4.90%
MI TwentyFour AM Monument Bond L Acc	4.88%
RLBF II Royal London Shrt Dur Crdt M Acc	4.42%
WS Nomura Glbl Infrs Secs A3 GBP Acc	4.30%

62.38%

**Current Platform Availability:**

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

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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 February 2026.