

May 2026

As of 30/04/2026

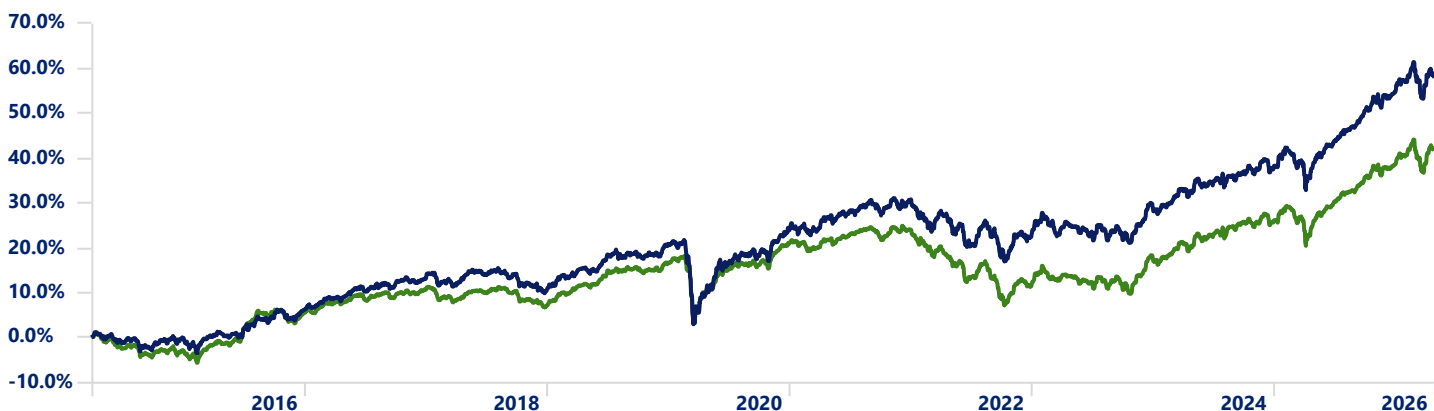


FOR PROFESSIONAL ADVISERS ONLY

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

58.32% — Rfolio Cautious IA sector composite*

41.65%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Cautious	2.33	2.45	14.42	8.20	4.58	4.63	4.23
Rfolio Cautious IA sector composite*	3.28	2.26	13.05	7.62	3.08	3.68	3.19

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	5.19	4.28
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	2.45	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*	2.26	10.24	6.17	6.23	-10.22	2.58	3.97	8.81	-3.41	4.97	8.62	-2.92



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

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

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defaqto



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Asset Allocation



	%
● Equities	43.5
● Fixed Income	52.2
● Cash/Money Market	2.0
● Other	2.3
Total	100.0

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.56
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	9.58%
Capital Group UK NewPersp P ACC	9.45%
Ninety One Global Special Sits M Acc	9.05%
MI TwentyFour AM Dynamic Bond I Acc	6.03%
MI TwentyFour AM Monument Bond L Acc	5.04%
Fidelity Short Dated Crprate Bd W Acc	5.00%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	5.00%
iShares UK Gilts All Stks Idx (UK) D Acc	4.98%
RLBF II Royal London Shrt Dur Crdt M Acc	4.51%
WS Nomura Glbl Infrac Secs A3 GBP Acc	4.05%

62.70%

Current Platform Availability:

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

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Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at May 2026.