

March 2024



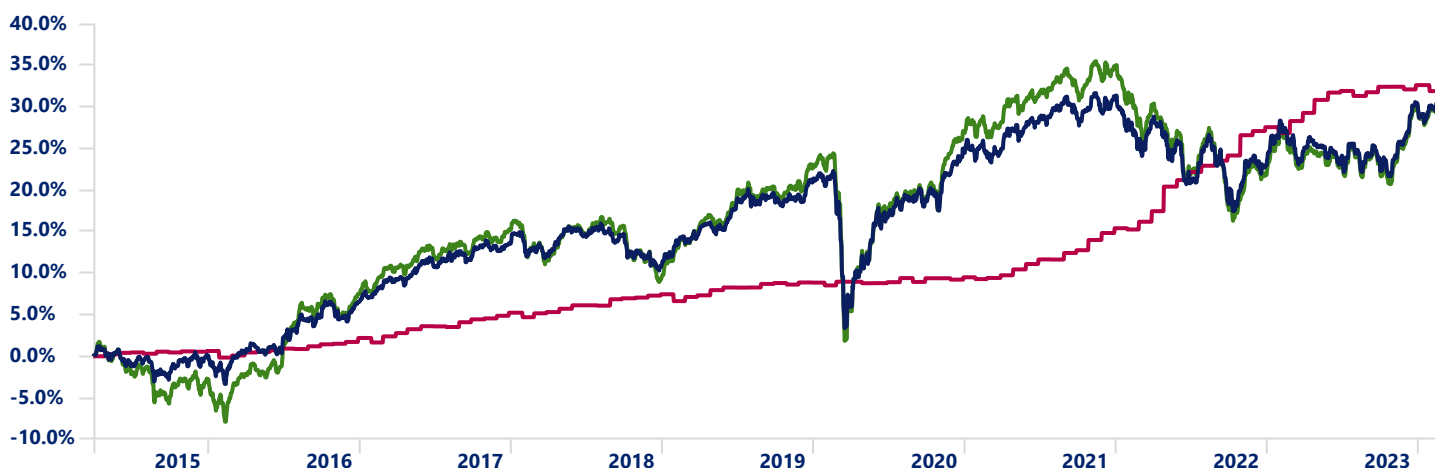
As of 29/02/2024

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)



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

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Rfolio Cautious	0.40	0.03	4.03	1.74	2.81	3.03
UK CPI	0.62	0.08	3.45	6.64	4.37	3.22
IA Mixed Investment 20-60% Shares	0.51	0.12	4.69	1.04	2.82	3.01

## Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	5.18	5.62
Max Drawdown	-15.46	-18.13
Best Month	4.57	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-8.50	-10.09
Worst Month End Date	31/03/2020	31/03/2020
Sharpe Ratio	0.50	0.51

## Calendar Year Performance

	YTD	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Cautious	0.03	6.08	-6.27	5.42	2.94	9.13	-2.49	6.61	6.49	0.06
UK CPI	0.08	3.96	10.53	5.39	0.59	1.30	2.10	2.97	1.56	0.64
IA Mixed Investment 20-60% Shares	0.12	6.86	-9.67	6.31	3.49	12.08	-5.11	7.20	10.57	-2.77

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

CPI data is subject to a one-month calendar lag due to the schedule of data release by the Office of National Statistics (ONS).

## Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. 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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## Asset Allocation



	%
● Equities	37.1
● Fixed Income	48.0
● Cash/Money Market	8.7
● Other	6.2
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.86
KIID Ongoing Charge	0.62
MIFID 2 Charge	0.76

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

Royal London Short Term Money Mkt Y Acc	10.60%
BNY Mellon Long-Term Global Eq Int W Acc	7.39%
Ninety One Global Special Sits I Acc	6.50%
Pictet - Global Envir Opps I dy GBP	5.43%
Invesco Tactical Bond UK Z Acc	5.02%
Fidelity Short Dated Crprate Bd W Acc	4.91%
RLBF II Royal London Shrt Dur Crdt M Acc	4.47%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	4.40%
Jupiter Strategic Bond I Acc	4.17%
MI TwentyFour AM Dynamic Bond I Acc	4.15%

57.02%

## Current Platform Availability:

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

## Contact Details:

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