July 2026

As of 30/06/2026

Rfolio CAUTIOUS

defaqto

RSMR Portfolio Services

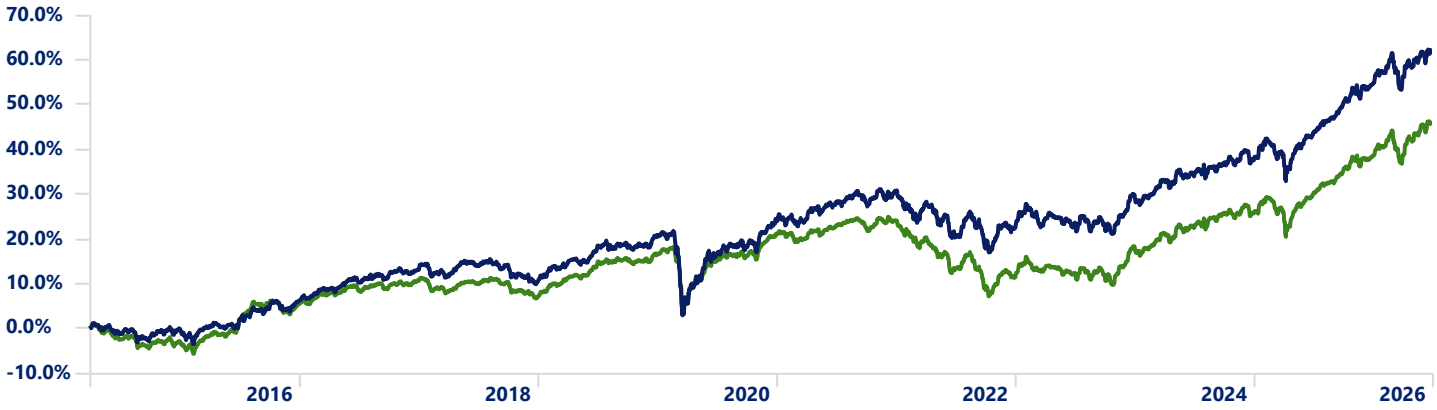
defaqto

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 **62.27%** **Rfolio Cautious IA sector composite*** **46.09%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Cautious	0.31	5.00	13.21	9.58	4.94	4.85	4.40
Rfolio Cautious IA sector composite*	0.47	5.47	12.52	9.21	3.56	3.77	3.43

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	5.19	4.29
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	5.00	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*	5.47	10.24	6.17	6.23	-10.22	2.58	3.97	8.81	-3.41	4.97	8.62	-2.92

DYNAMIC PLANNER PROFILED 4

defaqto 3 RISK RATING CAUTIOUS

Synaptic Risk Rating 4 1-10

*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.

Source: Morningstar Direct

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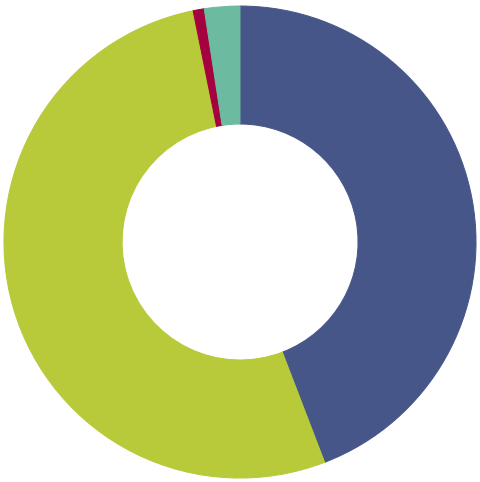
Asset Allocation



	%
Equities	44.2
Fixed Income	52.7
Cash/Money Market	0.8
Other	2.4
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.56
KIID Ongoing Charge	0.53
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	9.96%
Capital Group UK NewPersp P ACC	9.90%
Ninety One Global Special Sits M Acc	9.09%
MI TwentyFour AM Dynamic Bond I Acc	5.97%
iShares UK Gilts All Stks Idx (UK) D Acc	5.00%
MI TwentyFour AM Monument Bond L Acc	4.96%
Fidelity Short Dated Crprate Bd W Acc	4.96%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.84%
RLBF II Royal London Shrt Dur Crdt M Acc	4.48%
WS Nomura Glbl Infras Secs A3 GBP Acc	4.02%
	63.19%

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