July 2026

As of 30/06/2026

Rfolio DEFENSIVE

defaqto

RSMR Portfolio Services

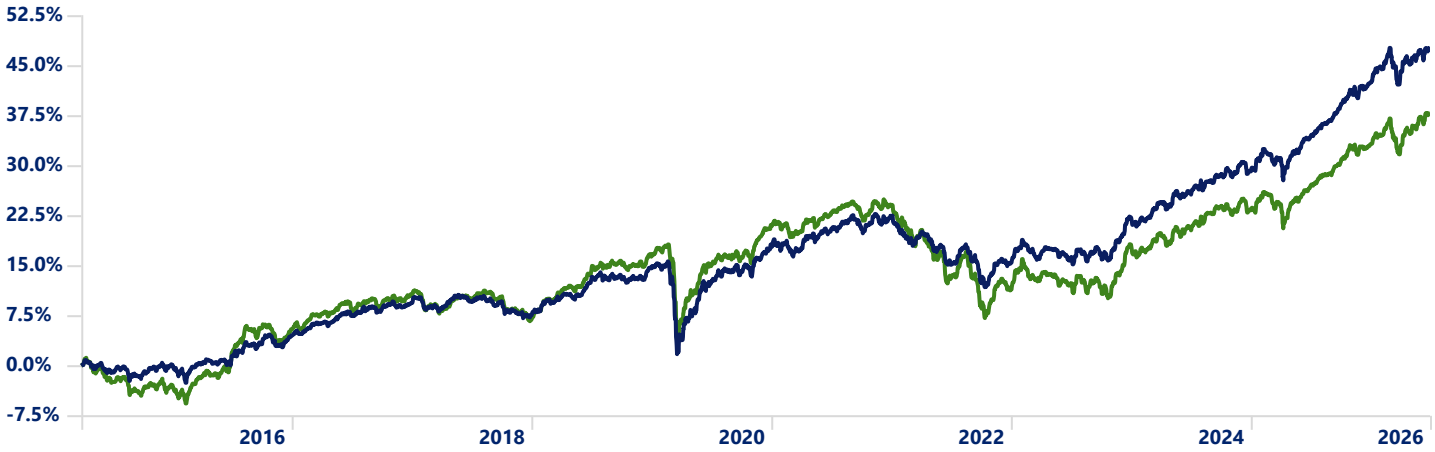
defaqto

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Defensive aims to achieve capital growth over the medium to long-term with the lowest level of volatility of the Rfolio growth portfolios with the main focus on investing in actively managed funds.

Cumulative Performance (since inception)



Rfolio Defensive **47.64%** **IA Mixed Investment 0-35% Shares** **37.91%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Defensive	0.25	3.67	9.99	8.35	4.22	3.89	3.52
IA Mixed Investment 0-35% Shares	0.49	3.53	8.75	7.13	2.37	3.17	2.90

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	3.49	3.96
Max Drawdown	-12.02	-14.24
Best Month	3.63	4.12
Best Month End Date	30/04/2020	30/04/2020
Worst Month	-6.91	-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 Defensive	3.67	10.28	5.66	5.88	-5.72	3.91	2.83	6.53	-1.68	4.64	4.39	0.14
IA Mixed Investment 0-35% Shares	3.53	8.02	4.36	6.06	-10.22	2.58	3.97	8.81	-3.41	4.97	8.62	-2.92

DYNAMIC PLANNER PROFILED 3

defaqto 2 RISK RATING VERY CAUTIOUS

Synaptic Risk Rating 3 1-10

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

Source: Morningstar Direct

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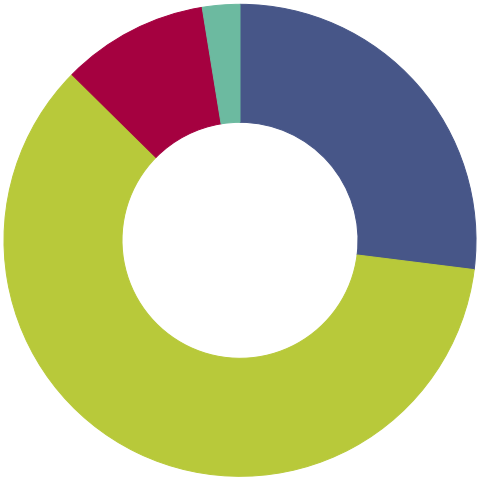
Asset Allocation



	%
Equities	27.0
Fixed Income	60.4
Cash/Money Market	10.0
Other	2.6
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.95
KIID Ongoing Charge	0.47
MIFID 2 Charge	0.59

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Royal London Short Term Money Mkt Y Acc	13.93%
MI TwentyFour AM Dynamic Bond I Acc	6.02%
MI TwentyFour AM Monument Bond L Acc	6.00%
Aegon Absolute Return Bond GBP C Acc	5.98%
RLBF II Royal London Shrt Dur Crdt M Acc	5.52%
Fidelity Short Dated Crprate Bd W Acc	5.49%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	5.36%
Capital Group UK NewPersp P ACC	5.25%
iShares UK Gilts All Stks Idx (UK) D Acc	5.03%
Ninety One Global Special Sits M Acc	4.58%
	63.15%

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