

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 **44.46%** — IA Mixed Investment 0-35% Shares **34.52%**

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

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Defensive	1.51	1.51	9.71	7.10	4.23	3.81	3.45
IA Mixed Investment 0-35% Shares	0.99	0.99	7.25	5.57	2.23	3.42	2.77

#### Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	3.44	3.94
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	1.51	10.19	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	0.99	8.02	4.36	6.06	-10.22	2.58	3.97	8.81	-3.41	4.97	8.62	-2.92

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

February 2026

As of 31/01/2026

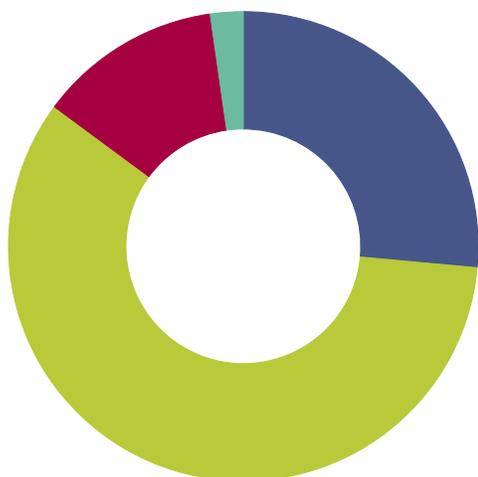


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## Asset Allocation



	%
● Equities	26.5
● Fixed Income	58.7
● Cash/Money Market	12.6
● Other	2.3
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.89
KIID Ongoing Charge	0.48
MIFID 2 Charge	0.60

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

Royal London Short Term Money Mkt Y Acc	13.98%
MI TwentyFour AM Dynamic Bond I Acc	6.01%
MI TwentyFour AM Monument Bond L Acc	6.01%
Aegon Absolute Return Bond GBP C Acc	5.98%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	5.64%
RLBF II Royal London Shrt Dur Crdt M Acc	5.50%
Fidelity Short Dated Crprate Bd W Acc	5.49%
iShares UK Gilts All Stks Idx (UK) D Acc	4.97%
Capital Group UK NewPersp P ACC	4.94%
Ninety One Global Special Sits I Acc	4.48%

63.01%

## Current Platform Availability:

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

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## Important Notice

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