September 2026

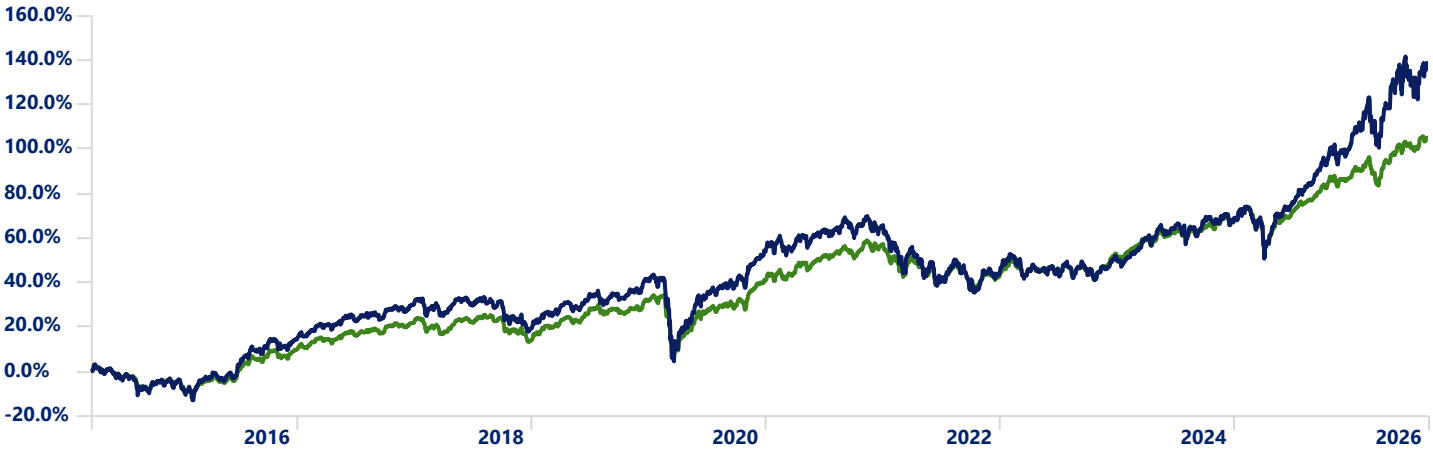
As of 31/08/2026

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Dynamic aims to achieve capital growth over the medium to long-term with much higher exposure to high volatility assets than low volatility assets with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



Rfolio Dynamic **138.56%** **IA Flexible Investment** **104.87%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Dynamic	3.70	18.75	29.66	17.85	7.44	8.11	7.91
IA Flexible Investment	2.09	9.55	15.72	11.93	5.73	6.86	6.48

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	11.52	7.77
Max Drawdown	-27.17	-21.32
Best Month	8.90	7.39
Best Month End Date	30/04/2026	30/11/2020
Worst Month	-12.52	-10.92
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 Dynamic	18.75	20.26	10.07	5.69	-13.05	7.42	9.31	18.26	-8.41	13.63	18.98	-4.01
IA Flexible Investment	9.55	12.09	9.14	7.31	-9.13	11.39	6.99	15.65	-6.65	11.09	14.10	-3.92

DYNAMIC PLANNER PROFILED 8

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

Source: Morningstar Direct

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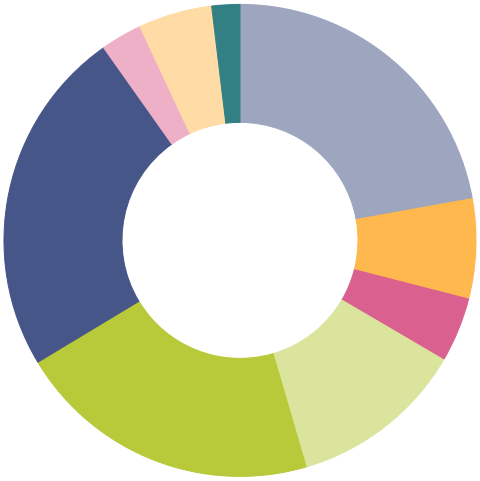
Asset Allocation



	%
US Equity	22.17
UK Equity	6.83
European Equity	4.44
Japan Equity	12.04
Asia Pacific ex Japan Equity	20.89
EM Equity	23.83
Infrastructure	2.84
Precious Metals	5.05
Cash	1.92
Total	**100.00**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.10
KIID Ongoing Charge	0.69
MIFID 2 Charge	1.02

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

Baillie Gifford Pacific B Acc	10.46%
M&G Asian GBP PP Acc	10.43%
Fidelity Emerg Mkts W Acc	9.03%
Artemis SmartGARP Glb EM Eq I Acc GBP	8.88%
Fidelity Index US P Acc	8.31%
Jupiter Merian North Amer Eq U1 GBP Acc	7.96%
Man Japan CoreAlpha Profl Acc C	6.12%
JPM Emerging Markets C Net Acc	5.93%
JPM Japan C Net Acc	5.92%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	5.89%
	78.93%

Current Platform Availability:

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

Contact Details:

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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 June 2026

Defaqto risk profile correct as at August 2026.

Source: Morningstar Direct