April 2026

As of 31/03/2026

Rfolio DYNAMIC

defaqto

RSMR Portfolio Services

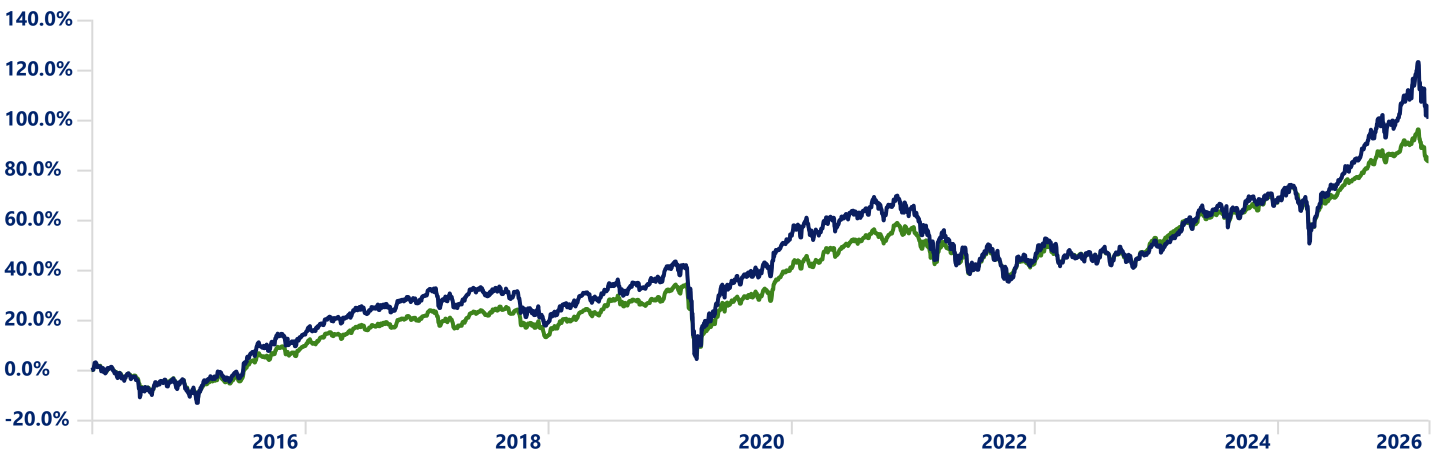
defaqto

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	100.42%
— IA Flexible Investment	84.21%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Dynamic	-10.14	-0.24	21.93	11.28	5.26	7.51	6.52
IA Flexible Investment	-6.09	-1.49	12.14	8.29	5.07	6.74	5.71

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	11.13	7.80
Max Drawdown	-27.17	-21.32
Best Month	8.78	7.39
Best Month End Date	30/04/2020	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	-0.24	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	-1.49	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

defaqto 8 RISK RATING ADVENTUROUS

Synaptic Risk Rating 8 1-10

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

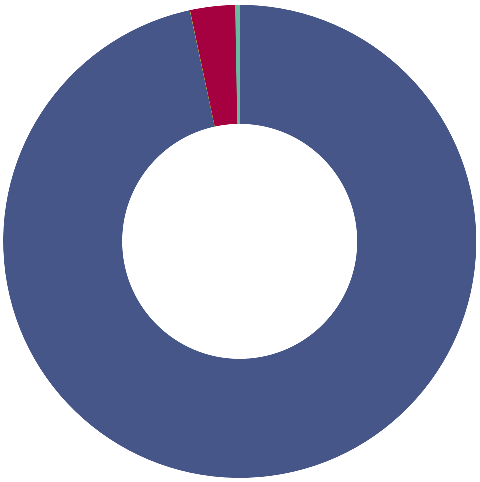
Source: Morningstar Direct

April 2026

As of 31/03/2026

FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



	%
Equities	96.6
Fixed Income	0.0
Cash/Money Market	3.1
Other	0.3
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.36
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.88

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

M&G Asian GBP PP Acc	10.54%
Baillie Gifford Pacific B Acc	10.43%
Artemis SmartGARP Glb EM Eq I Acc GBP	9.27%
FSSA Global Emerging Mkts Foc E GBP Acc	8.48%
JPM Emerging Markets C Net Acc	6.12%
Fidelity Index US P Acc	5.96%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	5.65%
Jupiter Merian North Amer Eq U1 GBP Acc	5.52%
Man Japan CoreAlpha Profl Acc C	5.22%
Dodge & Cox Worldwide US Stock A GBP	5.08%
	72.27%

Current Platform Availability:

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

Contact Details:

www.rsmr.co.uk
enquiries@rsmr.co.uk
01535 656555

Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at February 2026.

Source: Morningstar Direct