March 2026

As of 28/02/2026

Rfolio GROWTH

defaqto

RSMR Portfolio Services

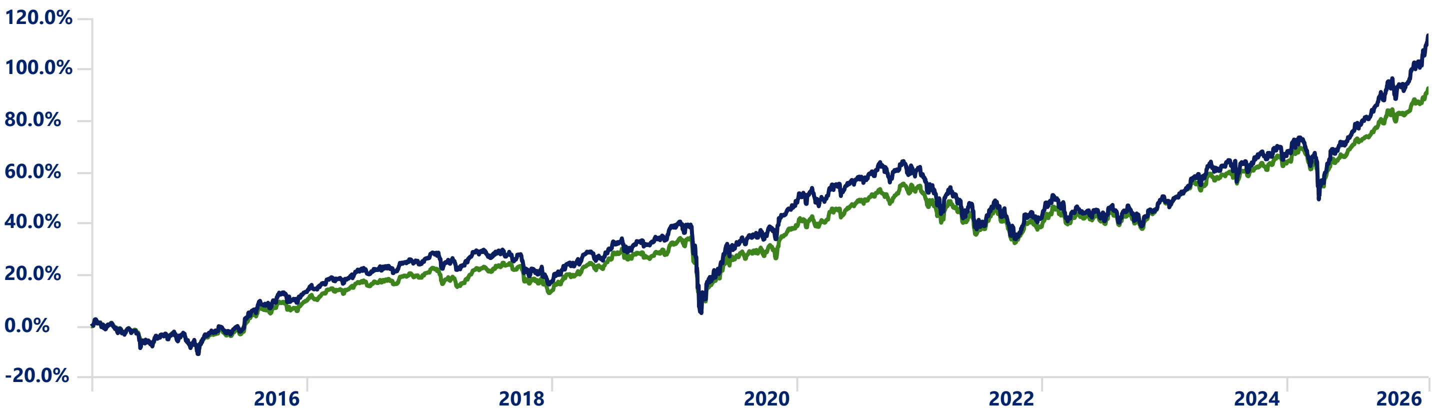
defaqto

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

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

Cumulative performance (since inception)



—Rfolio Growth 113.28% **—Rfolio Growth IA sector composite*** 92.67%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Growth	5.47	9.20	26.59	13.53	7.56	8.40	7.19
Rfolio Growth IA sector composite*	3.10	4.90	15.53	10.43	6.76	7.34	6.19

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	9.77	7.70
Max Drawdown	-25.33	-21.43
Best Month	7.88	7.35
Best Month End Date	30/04/2020	30/04/2020
Worst Month	-11.92	-10.85
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 Growth	9.20	17.48	10.40	5.91	-11.96	9.02	7.03	18.15	-7.41	11.65	16.72	-2.95
Rfolio Growth IA sector composite*	4.90	12.45	8.86	8.12	-10.11	11.11	5.48	15.95	-6.07	10.05	13.19	-2.93

DYNAMIC PLANNER PROFILED 7

defaqto 8 RISK RATING ADVENTUROUS

Synaptic Risk Rating 8 1-10

* The IA sector comparator was changed from Mixed Investments 40-85% Shares to Flexible Investment on 31st March 2025

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

Source: Morningstar Direct

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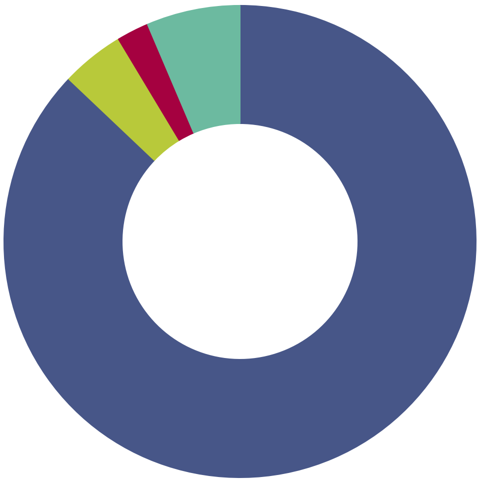
Asset Allocation



	%
Equities	87.1
Fixed Income	4.3
Cash/Money Market	2.2
Other	6.4
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.33
KIID Ongoing Charge	0.64
MIFID 2 Charge	0.84

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Fidelity Index US P Acc	9.07%
Baillie Gifford Pacific B Acc	6.82%
M&G Asian GBP PP Acc	6.76%
Dodge & Cox Worldwide US Stock A GBP	6.69%
Jupiter Merian North Amer Eq U1 GBP Acc	6.27%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	5.96%
Artemis SmartGARP Glb EM Eq I Acc GBP	5.28%
JPM Emerging Markets C Net Acc	5.14%
FSSA Global Emerging Mkts Foc E GBP Acc	4.90%
Man Japan CoreAlpha Profl Acc C	4.78%
	61.67%

Current Platform Availability:

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

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Important Notice

Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at February 2026.

Source: Morningstar Direct