September 2026

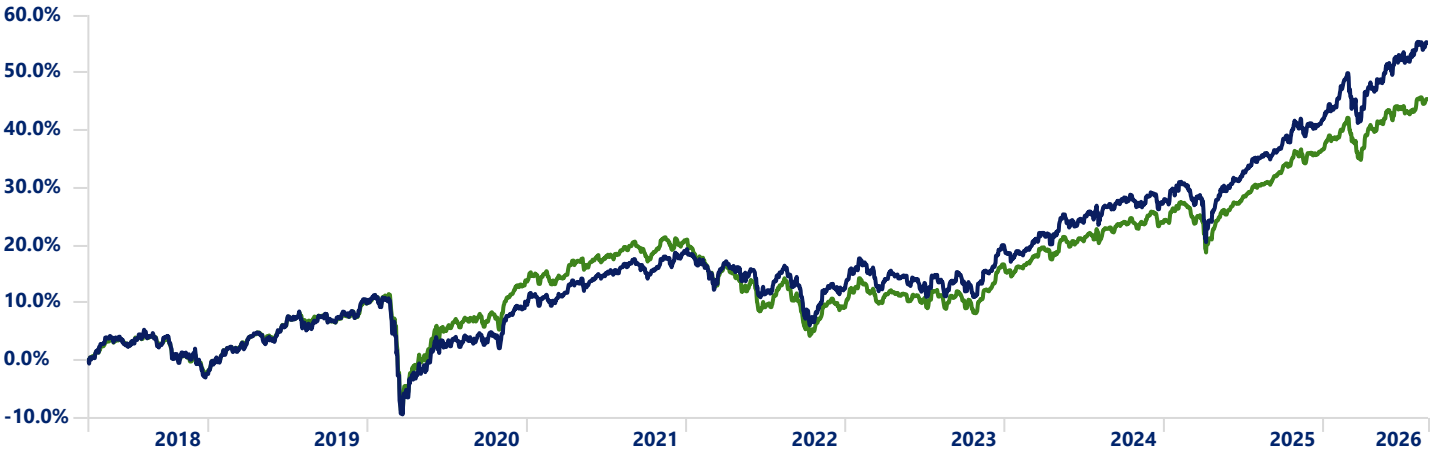
As of 31/08/2026

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Income aims to achieve an income of 3½% to 4½% per annum, together with the prospects for capital growth, over the medium to long-term with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



Rfolio Income **55.17%** **IA Mixed Investment 20-60% Shares** **45.38%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Income	0.82	9.47	14.47	10.97	5.80	—	5.36
IA Mixed Investment 20-60% Shares	1.31	6.45	11.08	9.38	3.90	4.37	4.55

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.66	5.71
Max Drawdown	-18.64	-18.13
Best Month	5.65	5.86
Best Month End Date	30/11/2020	30/11/2020
Worst Month	-9.34	-10.09
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	YTD	2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
Rfolio Income	9.47	11.27	6.14	6.71	-5.28	8.31	-0.24	12.57	-2.37
IA Mixed Investment 20-60% Shares	6.45	10.24	6.17	6.86	-9.63	6.28	3.49	12.09	-1.99

DYNAMIC PLANNER PROFILED 5

defaqto 4 RISK RATING CAUTIOUS BALANCED

Source: Morningstar Direct

September 2026

As of 31/08/2026

Rfolio INCOME

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RSMR Portfolio Services

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Asset Allocation

	%
Global Equity	6.1
US Equity	8.1
UK Equity	19.2
European Equity	3.0
Japan Equity	3.6
Asia Pacific ex Japan Equity	7.1
EM Equity	3.6
UK Govt Bonds	4.0
Corporate Bonds	21.8
Emerging Market Debt	3.9
Other Fixed Income	3.0
Infrastructure	4.8
Money Market	4.9
Cash	2.0
Multi Asset	5.0
Total	**100.0**

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

MI Chelverton UK Equity Income B Inc	5.16%
UBS UK Equity Income C Inc Net	5.07%
Ninety One Diversified Income J Inc 2 £	4.96%
Artemis Income I Inc	4.95%
Royal London Short Term Money Mkt Y Inc	4.95%
WS Nomura Glbl Infras Secs A3 GBP Inc	4.83%
Jupiter Merian North Amer Eq I GBP Inc	4.06%
Premier Miton Optimum Inc C Inc	4.00%
Schroder US Eq Inc Mxmsr L Inc £	3.99%
Jupiter Strategic Bond I Inc	3.97%
	45.94%

Portfolio Details

Inception Date	31/03/2018
12 Month Yield	4.14
KIID Ongoing Charge	0.69
MIFID 2 Charge	0.82

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Current Platform Availability:

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

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Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. This document is provided for information purposes only and does not constitute advice or a personal recommendation.
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