July 2026

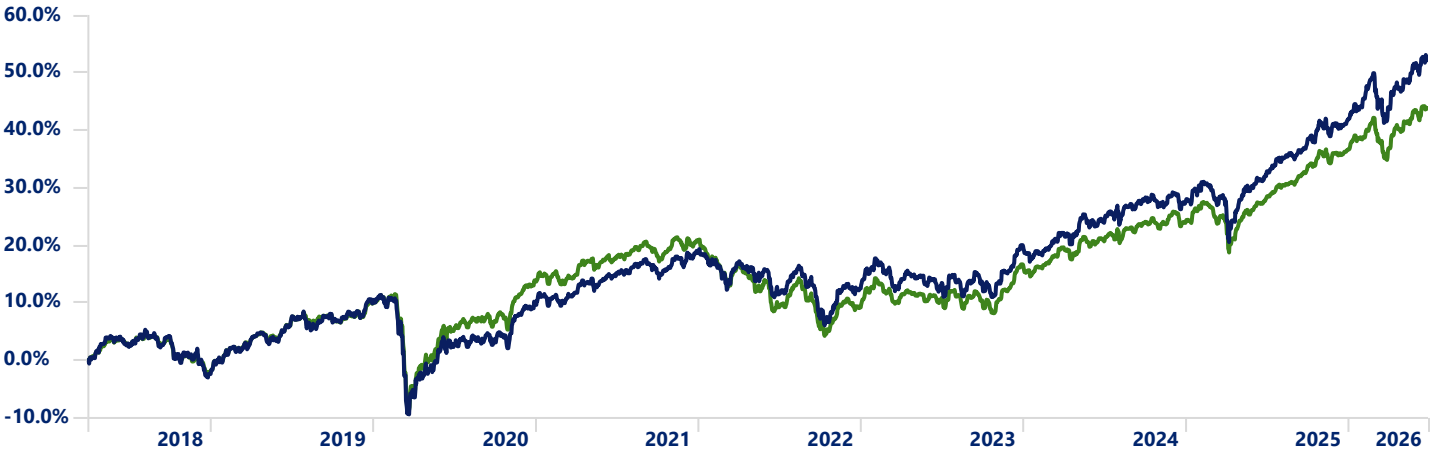
As of 30/06/2026

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 **52.93%** **IA Mixed Investment 20-60% Shares** **44.04%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Income	0.93	7.88	15.69	10.66	5.94	—	5.28
IA Mixed Investment 20-60% Shares	0.47	5.47	12.52	9.23	4.13	4.85	4.52

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.70	5.74
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	7.88	11.27	6.14	6.71	-5.28	8.31	-0.24	12.57	-2.37
IA Mixed Investment 20-60% Shares	5.47	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

Synaptic Risk Rating 5 1-10

Source: Morningstar Direct

July 2026

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Rfolio INCOME

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RSMR Portfolio Services

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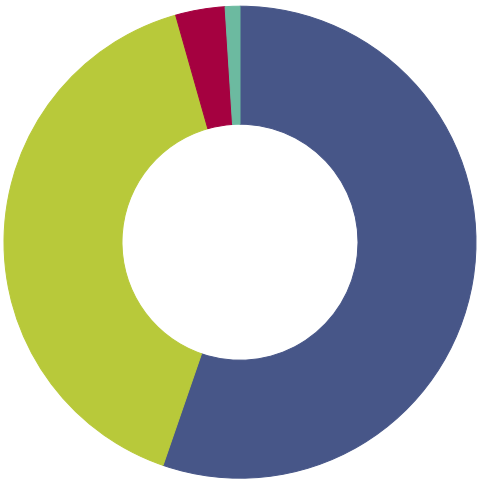
Asset Allocation



	%
Equities	55.3
Fixed Income	40.3
Cash/Money Market	3.4
Other	1.0
Total	**100.0**

Portfolio Details

Inception Date	31/03/2018
12 Month Yield	4.14
KIID Ongoing Charge	0.69
MIFID 2 Charge	0.81

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Artemis Income I Inc	4.96%
WS Nomura Glbl Infras Secs A3 GBP Inc	4.95%
MI Chelverton UK Equity Income B Inc	4.94%
UBS UK Equity Income C Inc Net	4.94%
Ninety One Diversified Income J Inc 2 £	4.89%
Royal London Short Term Money Mkt Y Inc	4.86%
Jupiter Merian North Amer Eq I GBP Inc	4.17%
Schroder US Eq Inc Mxmsr L Inc £	4.09%
M&G Emerging Markets Bond GBP I Inc	3.98%
Premier Miton Optimum Inc C Inc	3.95%
	45.72%

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

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 December 2025

Defaqto risk profile correct as at May 2026.

Source: Morningstar Direct