

March 2024



As of 29/02/2024

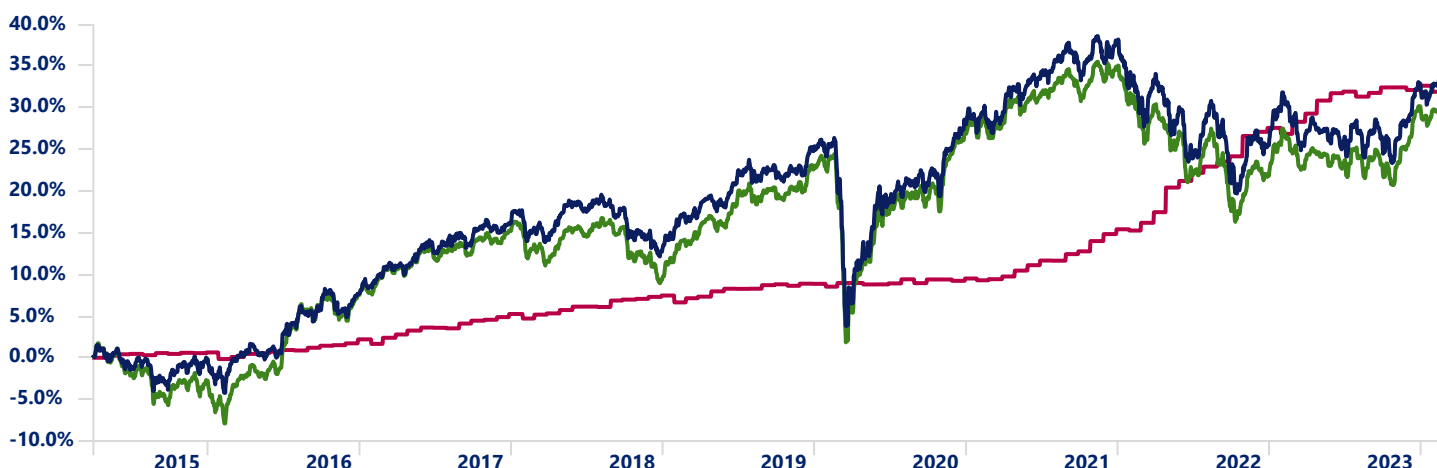
FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Prudent aims to achieve capital growth over the medium to long-term with a slightly greater allocation to equities than Rfolio Cautious with the main focus on investing in actively managed funds.



Cumulative performance (since inception)



— Rfolio Prudent

33.88% — UK CPI

32.70% — IA Mixed Investment 20-60% Shares

30.31%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Rfolio Prudent	1.16	0.75	4.77	1.61	2.88	3.33
UK CPI	0.62	0.08	3.45	6.64	4.37	3.22
IA Mixed Investment 20-60% Shares	0.51	0.12	4.69	1.04	2.82	3.01

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.36	5.62
Max Drawdown	-17.84	-18.13
Best Month	5.17	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-9.60	-10.09
Worst Month End Date	31/03/2020	31/03/2020
Sharpe Ratio	0.48	0.51

Calendar Year Returns

	YTD	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Prudent	0.75	5.89	-9.04	7.79	2.59	10.70	-2.97	7.89	7.84	-0.17
UK CPI	0.08	3.96	10.54	5.39	0.59	1.30	2.10	2.97	1.56	0.64
IA Mixed Investment 20-60% Shares	0.12	6.86	-9.68	6.31	3.49	12.09	-5.11	7.20	10.55	-2.77

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

CPI data is subject to a one-month calendar lag due to the schedule of data release by the Office of National Statistics (ONS).

Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. 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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Source: Morningstar Direct

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Asset Allocation



	%
● Equities	50.6
● Fixed Income	35.4
● Cash/Money Market	3.7
● Other	10.4
Total	100.0

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.53
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.80

DFM Charge

Annual DFM Management Charge
= 0.15% (no VAT)

Top 10 Holdings

Dodge & Cox Worldwide US Stock A GBP	6.63%
Brown Advisory US Sust Gr GBP B Acc	5.62%
Royal London Short Term Money Mkt Y Acc	4.79%
FTF Martin Currie UK Rising Div W Acc	4.46%
JPM Japan C Net Acc	4.39%
Fidelity Index US P GBP Acc H	4.38%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	4.37%
Jupiter Strategic Bond I Acc	4.14%
MI TwentyFour AM Dynamic Bond I Acc	4.13%
Man GLG Japan CoreAlpha Profl Acc C	4.07%

46.98%

Current Platform Availability:

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

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