September 2026

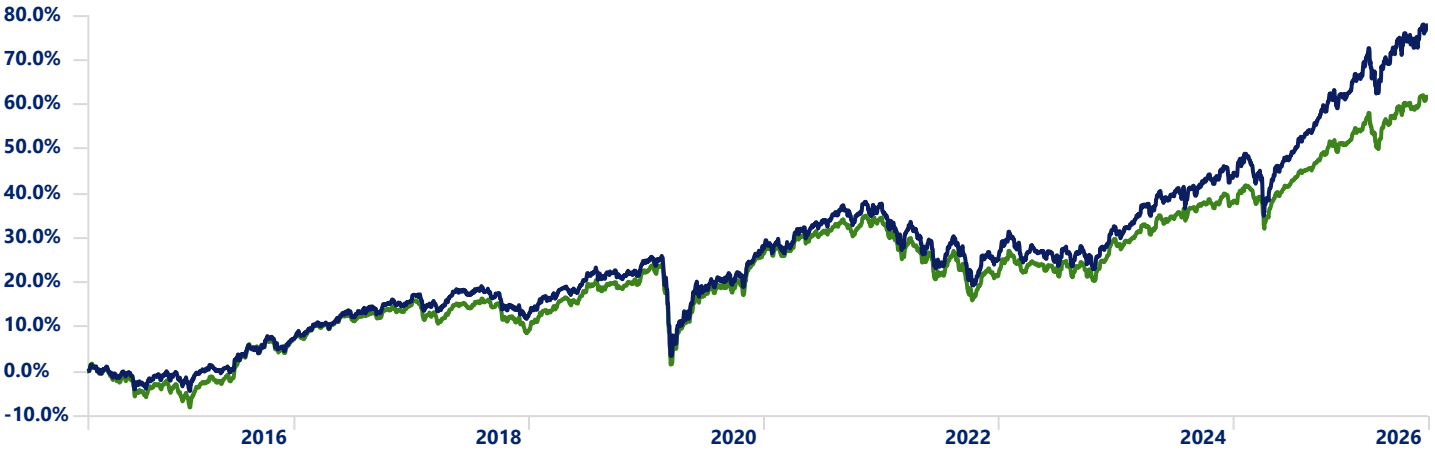
As of 31/08/2026

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 **77.73%** **IA Mixed Investment 20-60% Shares** **61.66%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Prudent	1.90	9.19	15.44	12.05	5.40	5.41	5.17
IA Mixed Investment 20-60% Shares	1.31	6.45	11.08	9.38	3.90	4.37	4.30

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.43	5.47
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

Calendar Year Performance

	YTD	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Prudent	9.19	13.48	8.30	5.90	-9.04	7.79	2.59	10.70	-2.97	7.87	7.66	-0.33
IA Mixed Investment 20-60% Shares	6.45	10.24	6.17	6.86	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

DYNAMIC PLANNER PROFILED 5

defaqto 5 RISK RATING BALANCED

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

Source: Morningstar Direct

September 2026

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Rfolio PRUDENT

defaqto

RSMR Portfolio Services

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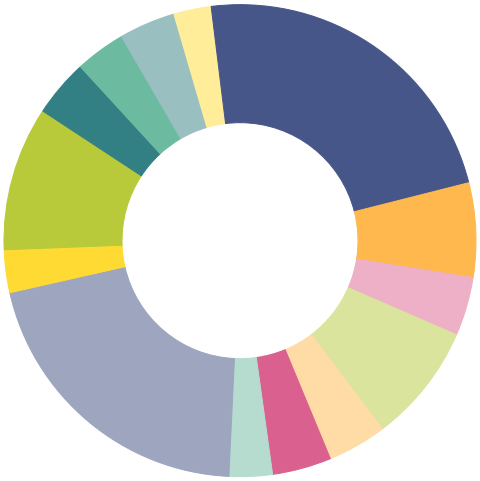
Asset Allocation



	%
US Equity	21.05
UK Equity	6.46
European Equity	4.02
Japan Equity	8.17
Asia Pacific ex Japan Equity	4.05
EM Equity	4.05
UK Govt Bonds	2.96
Corporate Bonds	20.71
Emerging Market Debt	2.93
Other Fixed Income	9.87
Multi Asset Absolute Return	3.93
Real Assets	3.45
Infrastructure	3.85
Precious Metals	2.57
Cash	1.95
Total	**100.00**

RSMR Portfolio Services categorisations based on underlying funds in the portfolio

Top 10 Holdings

Fidelity Index US P Acc	9.46%
Jupiter Merian North Amer Eq U1 GBP Acc	7.59%
MI TwentyFour AM Monument Bond L Acc	4.94%
PIMCO GIS Income Instl GBP H Acc	4.93%
MI TwentyFour AM Dynamic Bond I Acc	4.93%
Man Japan CoreAlpha Profl Acc C	4.15%
Liontrust European Dynamic I GBP Acc	4.02%
JPM Japan C Net Acc	4.02%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.00%
Rathbone Ethical Bond Fund I Acc	3.94%
	51.98%

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.15
KIID Ongoing Charge	0.61
MIFID 2 Charge	0.78

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