

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

66.00% — IA Mixed Investment 20-60% Shares

54.05%

### Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Prudent	2.06	2.06	12.22	8.74	5.54	5.39	4.79
IA Mixed Investment 20-60% Shares	1.44	1.44	9.24	7.19	4.11	4.98	4.07

### Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.32	5.46
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	2.06	13.39	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	1.44	10.24	6.17	6.86	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

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

February 2026

As of 31/01/2026



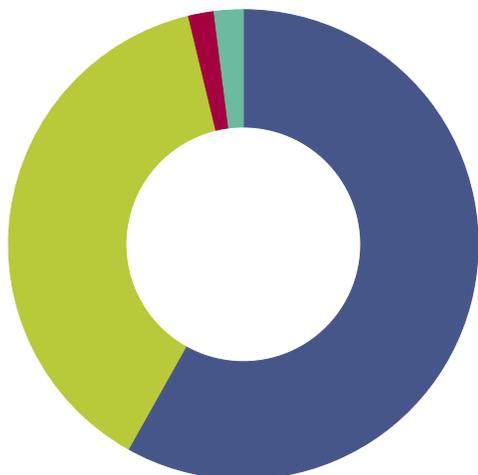
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## Asset Allocation



	%
● Equities	58.1
● Fixed Income	38.1
● Cash/Money Market	1.8
● Other	2.0
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.14
KIID Ongoing Charge	0.61
MIFID 2 Charge	0.76

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

Fidelity Index US P Acc	6.96%
MI TwentyFour AM Dynamic Bond I Acc	5.01%
MI TwentyFour AM Monument Bond L Acc	5.00%
Jupiter Merian North Amer Eq U1 GBP Acc	4.96%
Dodge & Cox Worldwide US Stock A GBP	4.89%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.10%
Liontrust European Dynamic I GBP Acc	4.09%
WS Nomura Gbl Infrac Secs A3 GBP Acc	4.02%
Rathbone Ethical Bond Fund I Acc	3.99%
Man Japan CoreAlpha Profl Acc C	3.96%

46.96%

## Current Platform Availability:

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

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## Important Notice

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