April 2024

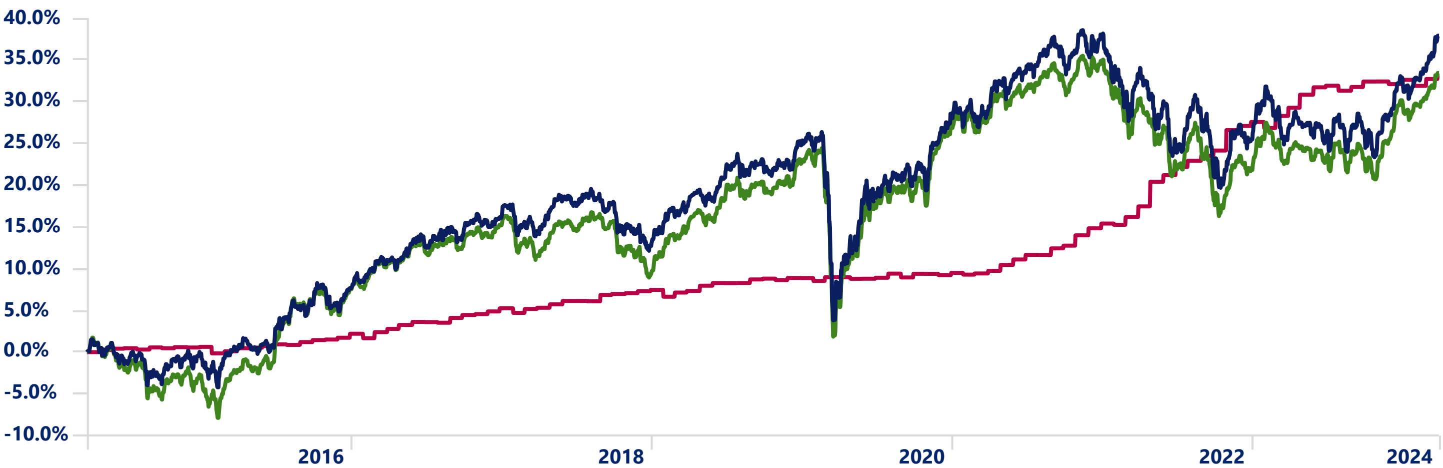
As of 31/03/2024

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 37.88% | UK CPI 33.40% | IA Mixed Investment 20-60% Shares 33.42%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Rfolio Prudent	2.99	3.76	8.70	2.25	3.26	3.63
UK CPI	0.53	0.61	3.20	6.72	4.44	3.25
IA Mixed Investment 20-60% Shares	2.38	2.51	7.80	1.40	3.05	3.25

Calendar Year Returns

	YTD	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Prudent	3.76	5.89	-9.04	7.79	2.59	10.70	-2.97	7.89	7.84	-0.17
UK CPI	0.61	3.96	10.54	5.39	0.59	1.30	2.10	2.97	1.56	0.64
IA Mixed Investment 20-60% Shares	2.51	6.86	-9.68	6.31	3.49	12.09	-5.11	7.20	10.55	-2.77

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.34	5.61
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	0.53	0.57

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

Source: Morningstar Direct

Asset Allocation

	%
Equities	54.9
Fixed Income	33.2
Cash/Money Market	5.2
Other	6.6
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.52
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.79

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Dodge & Cox Worldwide US Stock A GBP	6.79%
Brown Advisory US Sust Gr GBP B Acc	5.56%
Royal London Short Term Money Mkt Y Acc	4.67%
FTF Martin Currie UK Rising Div W Acc	4.47%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	4.44%
Fidelity Index US P GBP Acc H	4.41%
JPM Japan C Net Acc	4.33%
Man GLG Japan CoreAlpha Profl Acc C	4.18%
MI TwentyFour AM Dynamic Bond I Acc	4.07%
Jupiter Strategic Bond I Acc	4.06%
	46.98%

Current Platform Availability:

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

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Source: Morningstar Direct