

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

68.99% — IA Mixed Investment 20-60% Shares

55.29%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Prudent	3.68	3.82	19.04	9.97	5.13	5.33	4.85
IA Mixed Investment 20-60% Shares	3.28	2.26	13.05	7.76	3.57	4.70	4.05

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.41	5.50
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	3.82	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	2.26	10.24	6.17	6.86	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

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

May 2026

As of 30/04/2026



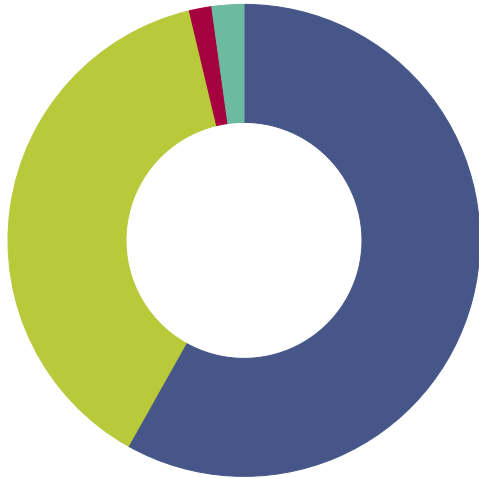
defaqto



defaqto

FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



	%
● Equities	58.1
● Fixed Income	38.1
● Cash/Money Market	1.5
● Other	2.2
Total	100.0

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.13
KIID Ongoing Charge	0.61
MIFID 2 Charge	0.77

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Fidelity Index US P Acc	7.11%
Jupiter Merian North Amer Eq U1 GBP Acc	5.04%
MI TwentyFour AM Monument Bond L Acc	5.03%
MI TwentyFour AM Dynamic Bond I Acc	5.01%
Dodge & Cox Worldwide US Stock A GBP	4.98%
JPM Japan C Net Acc	4.05%
WS Nomura Gbl Infrac Secs A3 GBP Acc	4.04%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.02%
Man Japan CoreAlpha Profll Acc C	4.02%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.00%

47.31%

Current Platform Availability:

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

Contact Details:

www.rsmr.co.uk
enquiries@rsmr.co.uk
01535 656555

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.

RSMR MPS is provided by RSMR Portfolio Services Limited. RSMR Portfolio Services Limited is a limited company registered in England and Wales under Company number 07137872. Registered office at Number 20, Ryefield Business Park, Belton Road, Silsden BD20 0EE. RSMR Portfolio Services Limited is authorised and regulated by the Financial Conduct Authority under number 788854. The use of the RSMR registered Trademark is agreed under licence from Rayner Spencer Mills Research Limited.

Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at May 2026.