**May 2026**

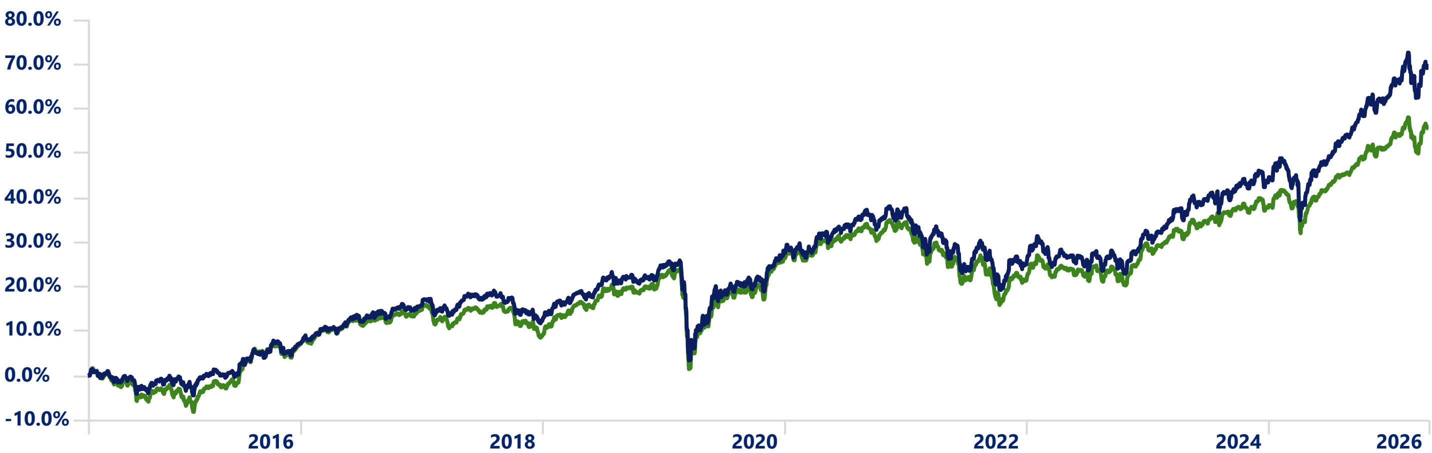
**As of 30/04/2026**

**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** 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 |

DYNAMIC PLANNER PROFILED 5

defaqto 5 RISK RATING BALANCED

Synaptic Risk Rating 5 1-10

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

Source: Morningstar Direct

May 2026

As of 30/04/2026

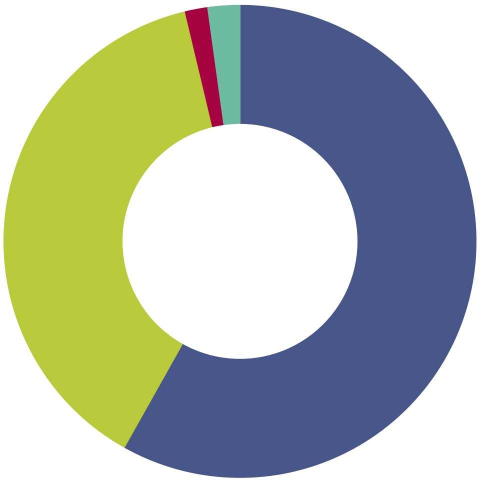
defaqto

RSMR Portfolio Services

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 Glbl Infras Secs A3 GBP Acc | 4.04% |
| T. Rowe Price US Lrg Cap Gr Eq C Acc 9 | 4.02% |
| Man Japan CoreAlpha Profl Acc C | 4.02% |
| TM Fulcrum Divers Cor Abs Ret C GBP Acc | 4.00% |
| | 47.31% |

**Current Platform Availability:**

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

**Contact Details:**

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



Dynamic Planner risk profile correct as at end of December 2025

Defaqto risk profile correct as at May 2026.

Source: Morningstar Direct