

As of 31/03/2026

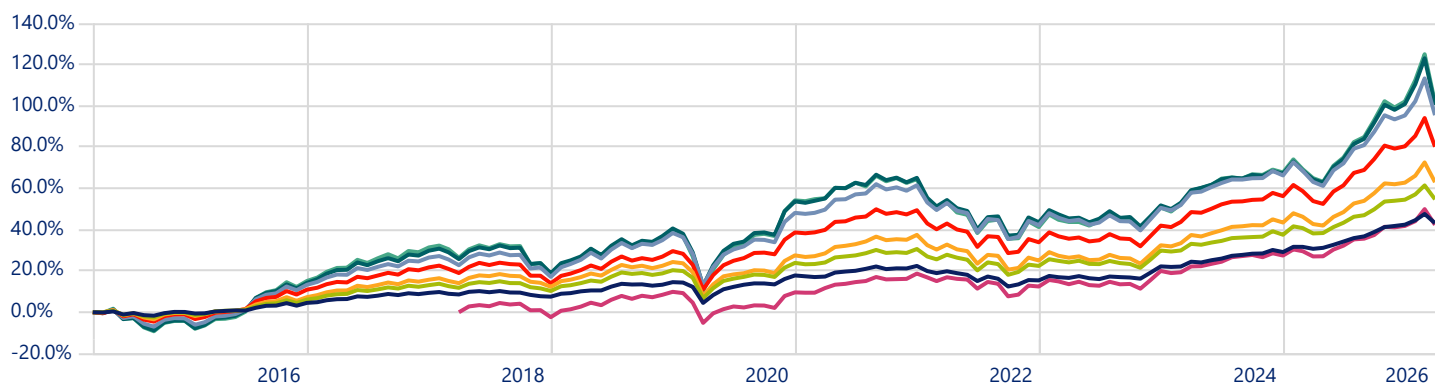
## Rfolios Summary Sheet

RSMR Portfolio Services

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## Cumulative Returns (since inception)



— Rfolio Defensive	43.18%	— Rfolio Cautious	54.72%	— Rfolio Prudent	63.00%
— Rfolio Balanced	80.18%	— Rfolio Growth	95.48%	— Rfolio Dynamic	100.42%
— Rfolio Adventurous	101.58%	— Rfolio Income	42.35%		

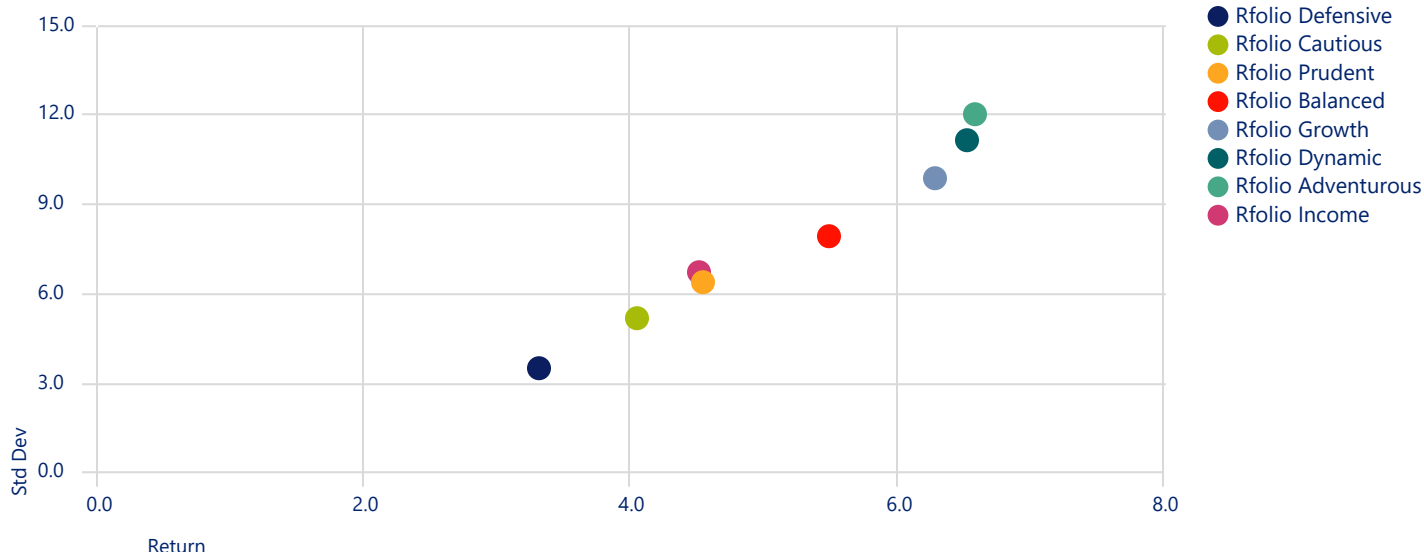
## Cumulative Returns (periods &gt; 1yr are annualised)

	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Rfolio Defensive	0.53	9.52	7.07	4.07	3.62	3.32	31/03/2015
Rfolio Cautious	0.12	11.98	7.61	4.51	4.42	4.05	31/03/2015
Rfolio Prudent	0.13	14.21	8.84	4.87	4.97	4.54	31/03/2015
Rfolio Balanced	-0.11	17.11	9.93	5.19	6.09	5.50	31/03/2015
Rfolio Growth	0.08	19.84	10.68	5.48	7.16	6.28	31/03/2015
Rfolio Dynamic	-0.24	21.93	11.28	5.26	7.51	6.52	31/03/2015
Rfolio Adventurous	-0.27	22.21	11.93	5.36	7.63	6.58	31/03/2015
Rfolio Income	0.37	12.06	7.81	4.97	—	4.51	31/03/2018

## Calendar Year Returns

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	31/03/2015 to end 2015
Rfolio Defensive	10.28	5.66	5.88	-5.72	3.91	2.83	6.53	-1.68	4.64	4.39	0.14
Rfolio Cautious	12.38	5.87	6.09	-6.28	5.43	2.93	9.14	-2.50	6.58	6.25	-0.11
Rfolio Prudent	13.48	8.30	5.90	-9.04	7.79	2.59	10.70	-2.97	7.87	7.66	-0.33
Rfolio Balanced	15.46	10.04	6.03	-10.40	7.78	6.95	13.68	-6.34	9.74	12.03	-0.99
Rfolio Growth	17.48	10.40	5.91	-11.96	9.02	7.03	18.15	-7.41	11.65	16.72	-2.95
Rfolio Dynamic	20.26	10.07	5.69	-13.05	7.42	9.31	18.26	-8.41	13.63	18.98	-4.01
Rfolio Adventurous	20.53	11.27	6.68	-14.13	6.67	10.41	18.10	-10.02	14.13	20.05	-4.12
Rfolio Income	11.28	6.20	6.71	-5.28	8.31	-0.24	12.57	—	—	—	—

Performance between 31<sup>st</sup> March 2015 and 31<sup>st</sup> March 2018 relates to the Rfolios portfolios as advisory portfolios

defaqto defaqto **Annualised Risk-Return (since inception)****Annualised Risk-Return (since inception)**

	Return	Std Dev
Rfolio Defensive	3.32	3.48
Rfolio Cautious	4.05	5.18
Rfolio Prudent	4.54	6.39
Rfolio Balanced	5.50	7.94
Rfolio Growth	6.28	9.88
Rfolio Dynamic	6.52	11.13
Rfolio Adventurous	6.58	12.01
Rfolio Income	4.51	6.69

**DFM Charge**

Annual DFM Management Charge = 0.15% (no VAT)

**Current Platform Availability:**

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

Performance between 31<sup>st</sup> March 2015 and 31<sup>st</sup> March 2018 relates to the Rfolios portfolios as advisory portfolios**Model Portfolio Asset Allocations**

	Cash	UK Equity	International Equity	Fixed Interest	Infrastructure	Alternatives
Rfolio Defensive	16.00%	5.50%	13.50%	51.00%	3.00%	11.00%
Rfolio Cautious	4.00%	7.00%	28.00%	46.50%	4.00%	10.50%
Rfolio Prudent	2.00%	9.00%	41.00%	34.50%	4.00%	9.50%
Rfolio Balanced	2.00%	9.00%	59.00%	17.00%	4.00%	9.00%
Rfolio Growth	2.00%	12.00%	71.00%	4.00%	4.00%	7.00%
Rfolio Dynamic	2.00%	9.00%	82.00%	0.00%	3.00%	4.00%
Rfolio Adventurous	2.00%	5.00%	87.00%	0.00%	2.00%	4.00%
Rfolio Income	7.00%	19.00%	31.00%	33.00%	5.00%	5.00%

**Contact Details:**www.rsmr.co.uk  
enquiries@rsmr.co.uk  
01535 656555**Important Notice**

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