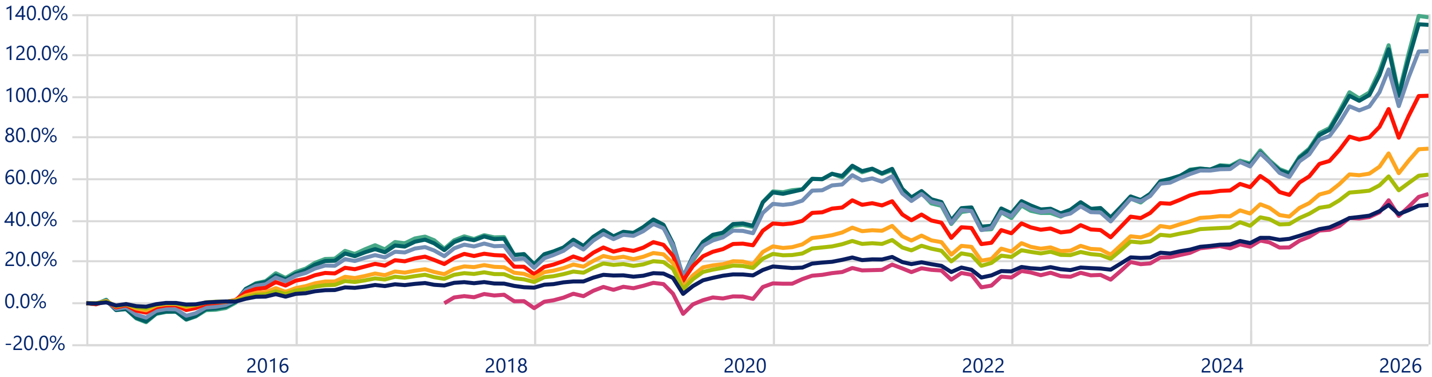
As of 30/06/2026

Rfolios Summary Sheet

Cumulative Returns (since inception)



Rfolio Defensive	47.64%	Rfolio Cautious	62.27%	Rfolio Prudent	74.88%
Rfolio Balanced	100.52%	Rfolio Growth	122.08%	Rfolio Dynamic	134.84%
Rfolio Adventurous	138.52%	Rfolio Income	52.93%		

Cumulative Returns (periods > 1yr are annualised)

	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Rfolio Defensive	3.67	9.99	8.35	4.22	3.89	3.52	31/03/2015
Rfolio Cautious	5.00	13.21	9.58	4.94	4.85	4.40	31/03/2015
Rfolio Prudent	7.44	17.77	11.69	5.63	5.60	5.09	31/03/2015
Rfolio Balanced	11.17	24.21	14.13	6.57	7.04	6.38	31/03/2015
Rfolio Growth	13.70	29.05	15.67	7.17	8.18	7.35	31/03/2015
Rfolio Dynamic	16.90	34.77	17.35	7.62	8.82	7.88	31/03/2015
Rfolio Adventurous	18.01	36.38	18.26	7.94	9.05	8.03	31/03/2015
Rfolio Income	7.88	15.69	10.66	5.94	—	5.28	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	11.27	6.14	6.71	-5.28	8.31	-0.24	12.57	—	—	—	—

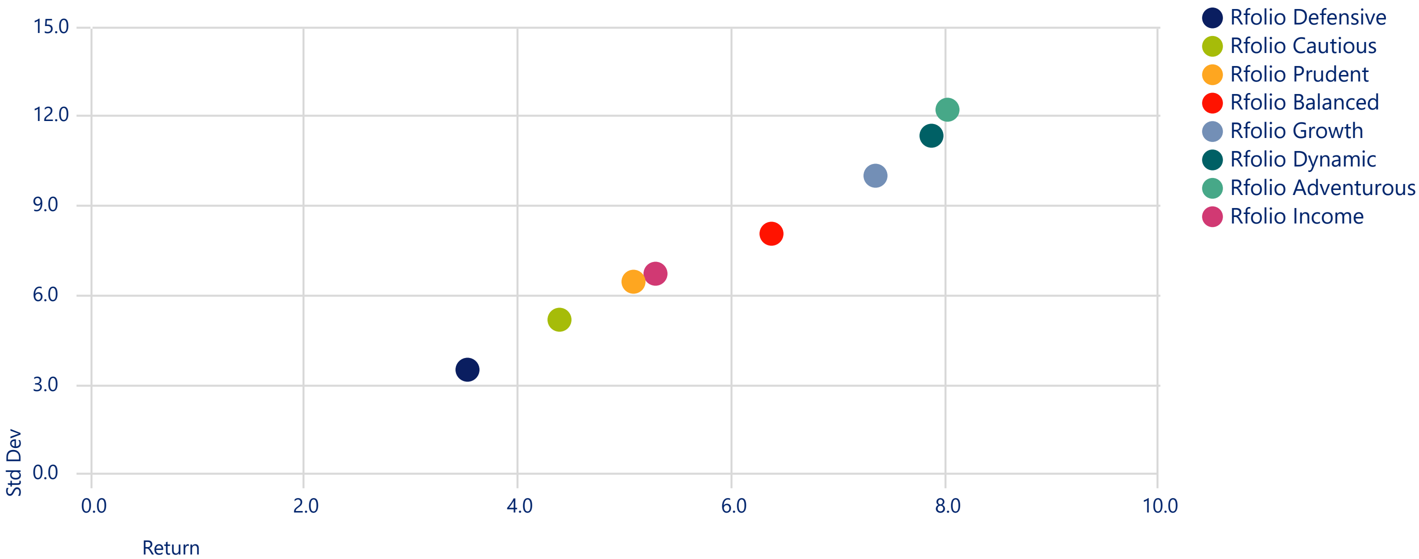
Performance between 31st March 2015 and 31st March 2018 relates to the Rfolios portfolios as advisory portfolios

Source: Morningstar Direct

As of 30/06/2026

Rfolios Summary Sheet

Annualised Risk-Return (since inception)



Annualised Risk-Return (since inception)

	Return	Std Dev
Rfolio Defensive	3.52	3.49
Rfolio Cautious	4.40	5.19
Rfolio Prudent	5.09	6.42
Rfolio Balanced	6.38	8.04
Rfolio Growth	7.35	10.00
Rfolio Dynamic	7.88	11.37
Rfolio Adventurous	8.03	12.24
Rfolio Income	5.28	6.70

Performance between 31st March 2015 and 31st 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%

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Current Platform Availability:

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

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Important Notice

Source: Morningstar Direct