November 2026

As of 31/10/2026

Responsible CAUTIOUS

defaqto ♦♦♦♦

RSMR Portfolio Services

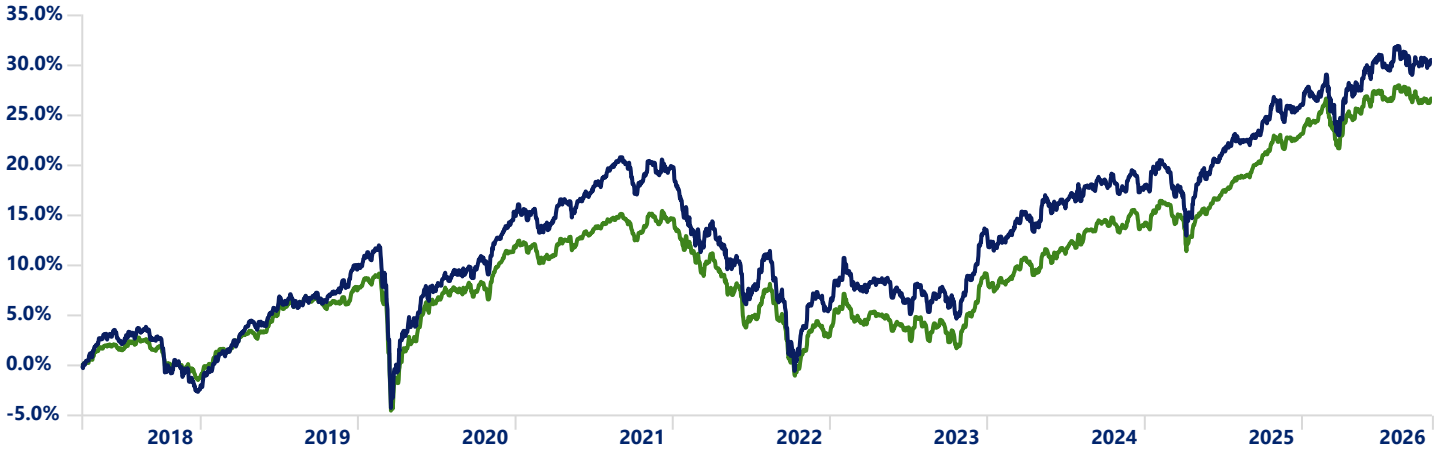
defaqto ★★★★★

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Responsible Cautious aims to achieve capital growth over the medium to long-term with the main focus on investing in funds that have an ethical, sustainability and/or responsible investment approach. There will be higher exposure to lower volatility assets, such as cash and fixed income, relative to higher volatility assets.

Cumulative Performance (since inception)



RSMR Responsible Cautious **30.44%** **IA Mixed Investment 0-35% Shares** **26.48%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	1 Year	3 Years	5 Years	Since Inception
RSMR Responsible Cautious	0.31	3.12	7.38	1.87	3.14
IA Mixed Investment 0-35% Shares	0.15	3.02	7.39	2.14	2.77

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	5.04	4.09
Max Drawdown	-17.64	-14.24
Best Month	4.73	4.12
Best Month End Date	30/04/2020	30/04/2020
Worst Month	-7.18	-7.16
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	YTD 2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
RSMR Responsible Cautious	3.52	7.05	3.69	7.47	-11.84	4.27	4.87	12.21	-2.36
IA Mixed Investment 0-35% Shares	2.77	8.02	4.36	6.06	-10.22	2.58	3.97	8.81	-1.21

Source: Morningstar Direct

November 2026

As of 31/10/2026

Responsible CAUTIOUS

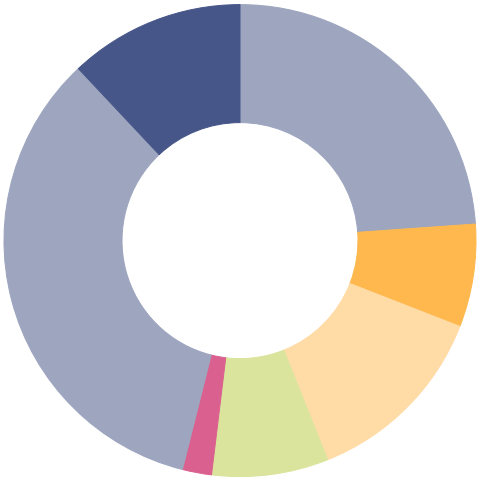
defaqto

RSMR Portfolio Services

defaqto

FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



	%
Global Equity	23.88
UK Equity	7.04
Global Bonds	13.02
Money Market	7.98
Cash	2.00
Corporate Bonds	34.07
Multi Asset	12.01
Total	**100.00**

Portfolio Details

Inception Date	31/03/2018
12 Month Yield	3.05
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.72

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

RSMR Portfolio Services categorisations based on the underlying funds in the portfolio

Top 10 Holdings

Royal London Short Term Money Mkt Y Acc	7.98%
Liontrust Sust Fut Corp Bd 2 Grs Inc	7.02%
Rathbone Ethical Bond Fund I Acc	7.02%
EdenTree Sustainable Sterling Bond B Inc	7.00%
CT UK Social Bond Z Acc£	7.00%
EdenTree Sustainable Short Dtd Bd B Inc	6.99%
Trojan Ethical X Acc	6.96%
CT Global Social Bond Fund Z GBP Acc	6.03%
Royal London Sustainable Corp Bond C Acc	6.03%
EdenTree Sustainable Global Equity B Inc	6.01%
	68.04%

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

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.

Source: Morningstar Direct