

**Portfolio Objective**

Passive Plus Balanced aims to achieve capital growth over the medium to long-term with investment in a balance of less volatile and higher volatility assets with the main focus on investing in passively managed funds but with the flexibility to include actively managed funds where appropriate.

**Cumulative Performance (since inception)**



— Passive Plus Balanced

67.36% — IA Mixed Investment 40-85% Shares

53.16%

**Cumulative Performance (periods > 1yr are annualised)**

	1 Month	YTD	1 Year	3 Years	5 Years	Since inception
Passive Plus Balanced	1.02	18.12	18.13	11.64	7.30	6.79
IA Mixed Investment 40-85% Shares	0.45	11.62	11.62	9.52	5.58	5.59

**Risk Characteristics (since inception)**

	Portfolio	IA Sector
Annualised Volatility	9.83	8.02
Max Drawdown	-25.88	-21.43
Best Month	8.63	7.35
Best Month End Date	30/11/2020	30/04/2020
Worst Month	-12.47	-10.85
Worst Month End Date	31/03/2020	31/03/2020

**Calendar Year Performance**

	2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
Passive Plus Balanced	18.13	8.95	8.10	-7.38	10.35	5.55	17.69	-5.26
IA Mixed Investment 40-85% Shares	11.62	8.86	8.12	-10.11	11.11	5.48	15.95	-4.57



Performance up to the 29th February 2024 relates to the portfolio being managed on an advisory basis.

January 2026

As of 31/12/2025

Passive **PLUS**  
BALANCED

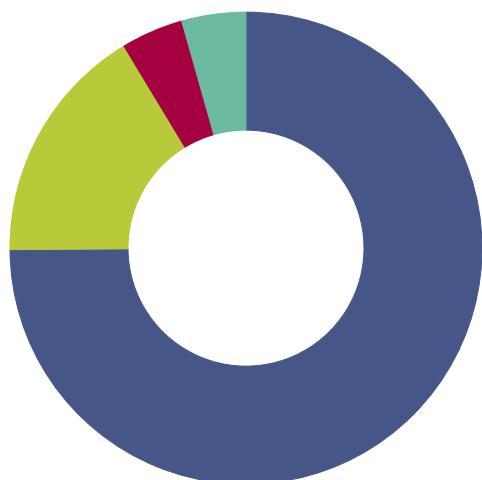
defaqto 

**RSMR** Portfolio Services

defaqto 

FOR PROFESSIONAL ADVISERS ONLY

## Asset Allocation



	%
● Equities	74.9
● Fixed Income	16.5
● Cash/Money Market	4.3
● Other	4.4
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	28/02/2018
12 Month Yield	2.30
KIID Ongoing Charge	0.24
MIFID 2 Charge	0.30

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

L&G Pacific Index C Acc	12.11%
Fidelity Index US P Acc	11.43%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	9.17%
Fidelity Index Emerging Markets P Acc	7.91%
Fidelity Index Japan P Acc	6.89%
Fidelity Index US P GBP Acc H	5.02%
Vanguard Glb Corp Bd Idx £ H Acc	4.88%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	4.87%
iShares Continen Eurp Eq Idx (UK) D Acc	4.55%
HSBC FTSE 250 Index S Acc	4.51%

71.34%

## Current Platform Availability:

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

## Contact Details:

[www.rsmr.co.uk](http://www.rsmr.co.uk)  
[enquiries@rsmr.co.uk](mailto: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.