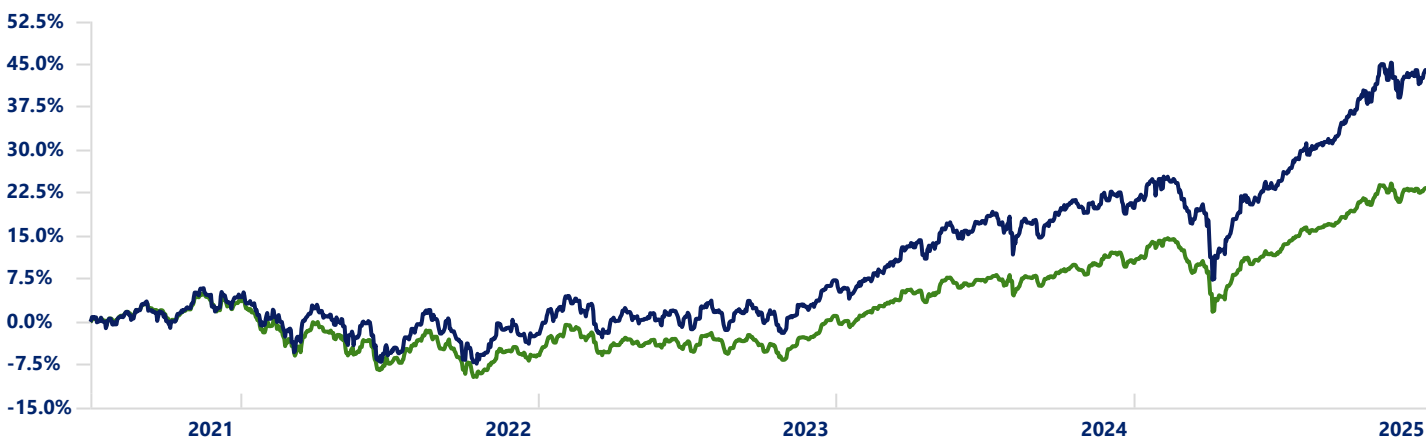


Portfolio Objective

Passive Plus Dynamic aims to achieve capital growth over the medium to long-term with much greater exposure to high volatility assets than low 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 Dynamic

44.90% — IA Flexible Investment

23.65%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	Since inception
Passive Plus Dynamic	1.42	20.85	20.87	13.96	8.58
IA Flexible Investment	0.43	12.11	12.12	9.50	4.83

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	10.19	7.41
Max Drawdown	-14.39	-13.94
Best Month	5.86	4.02
Best Month End Date	31/10/2025	31/12/2023
Worst Month	-5.92	-4.78
Worst Month End Date	30/06/2022	31/01/2022

Calendar Year Performance

	2025	2024	2023	2022	Inception to end 2021
Passive Plus Dynamic	20.87	11.76	9.56	-6.17	4.34
IA Flexible Investment	12.12	9.14	7.31	-9.13	3.62



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

January 2026

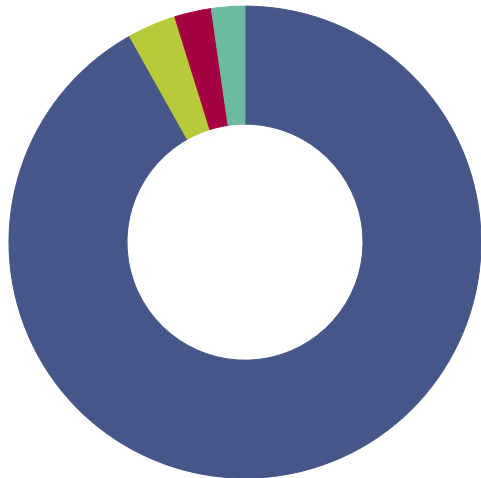
As of 31/12/2025

defaqto 

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FOR PROFESSIONAL ADVISERS ONLY

Asset Allocation



	%
● Equities	91.9
● Fixed Income	3.3
● Cash/Money Market	2.5
● Other	2.3
Total	100.0

Portfolio Details

Inception Date	30/06/2021
12 Month Yield	1.71
KIID Ongoing Charge	0.26
MIFID 2 Charge	0.32

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

L&G Pacific Index C Acc	13.03%
Fidelity Index Emerging Markets P Acc	12.77%
Fidelity Index US P Acc	11.35%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	10.11%
Fidelity Index Japan P Acc	6.84%
T. Rowe Price US Lrg Cap Gr Eq C Acc 9	6.76%
iShares Continen Eurp Eq Idx (UK) D Acc	5.53%
M&G Asian GBP PP Acc	5.00%
Blue Whale Growth GBP I	4.03%
Fidelity Index US P GBP Acc H	3.99%
	79.40%

Current Platform Availability:

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

Contact Details:

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Important Notice

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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.

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