January 2026

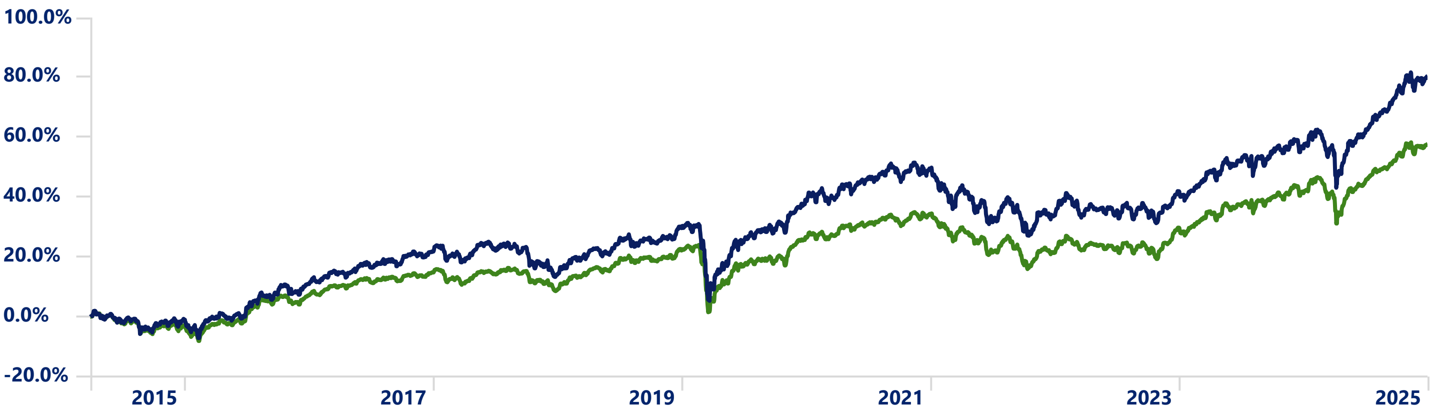
As of 31/12/2025

FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Balanced aims to achieve capital growth over the medium to long-term with investment in a balance of low volatility and high volatility assets with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



—Rfolio Balanced **80.38%** **—Rfolio Balanced IA sector composite*** **57.72%**

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Balanced	0.62	15.45	15.46	10.44	5.40	6.18	5.64
Rfolio Balanced IA sector composite*	0.45	11.62	11.62	9.11	4.53	4.98	4.33

Risk Characteristics (since inception)

	Portfolio	IA Sector composite
Annualised Volatility	7.85	5.93
Max Drawdown	-19.85	-18.13
Best Month	6.26	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-9.69	-10.09
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
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 Balanced IA sector composite*	11.62	8.86	6.90	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98

DYNAMIC PLANNER PROFILED 6

defaqto 6 RISK RATING BALANCED GROWTH

Synaptic Risk Rating 7 1-10

* The IA sector comparator was changed from Mixed Investments 20-60% Shares to Mixed Investments 40-85% Shares on 1st September 2023

Performance between 31st March 2015 and 31st March 2018 relates to Rfolio Balanced as an advisory portfolio.

Source: Morningstar Direct

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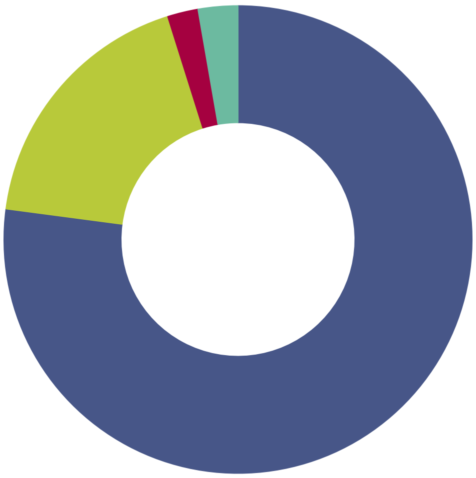
Asset Allocation



	%
Equities	77.1
Fixed Income	18.1
Cash/Money Market	2.1
Other	2.7
Total	**100.0**

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.69
KIID Ongoing Charge	0.66
MIFID 2 Charge	0.84

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Brown Advisory US Sust Gr GBP B Acc	9.01%
Fidelity Index US P Acc	7.96%
Baillie Gifford Pacific B Acc	6.06%
M&G Asian GBP PP Acc	6.06%
Dodge & Cox Worldwide US Stock A GBP	4.92%
Liontrust European Dynamic I GBP Acc	4.80%
FSSA Global Emerging Mkts Foc E GBP Acc	4.39%
Artemis SmartGARP Glb EM Eq I Acc GBP	4.08%
Man Japan CoreAlpha Profl Acc C	4.06%
MI TwentyFour AM Monument Bond L Acc	3.97%
	55.30%

Current Platform Availability:

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

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Important Notice

Source: Morningstar Direct