

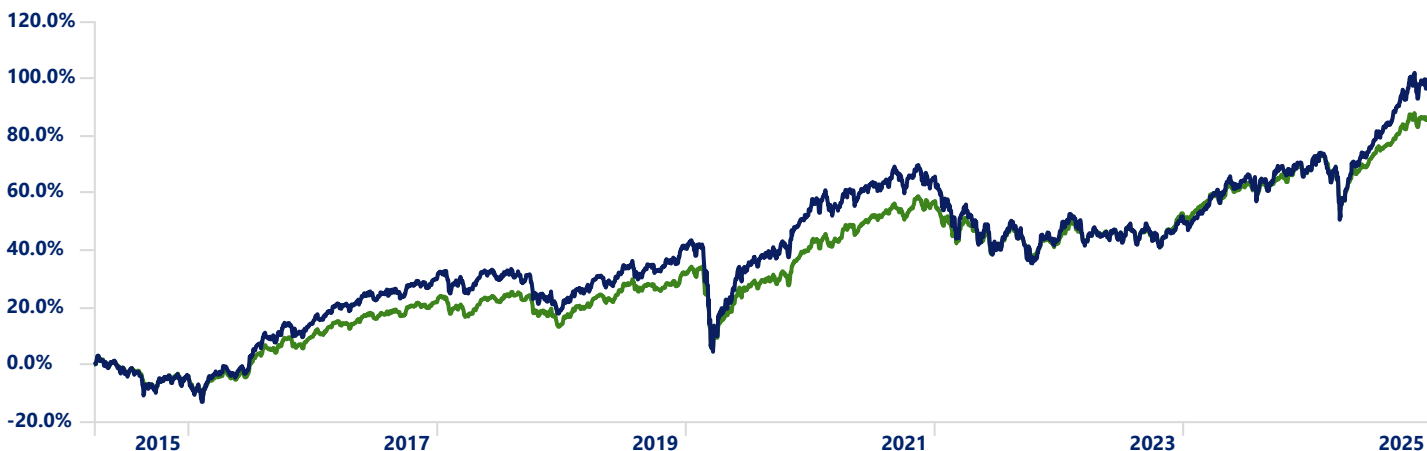


FOR PROFESSIONAL ADVISERS ONLY

Portfolio Objective

Rfolio Dynamic aims to achieve capital growth over the medium to long-term with much higher exposure to high volatility assets than low volatility assets with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



— Rfolio Dynamic

100.89% — IA Flexible Investment

87.06%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Dynamic	1.43	20.24	20.26	11.84	5.50	7.66	6.70
IA Flexible Investment	0.43	12.11	12.12	9.50	5.86	6.89	6.00

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	10.99	7.80
Max Drawdown	-27.17	-21.32
Best Month	8.78	7.39
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-12.52	-10.92
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 Dynamic	20.26	10.07	5.69	-13.05	7.42	9.31	18.26	-8.41	13.63	18.98	-4.01
IA Flexible Investment	12.12	9.14	7.31	-9.13	11.39	6.99	15.65	-6.65	11.09	14.10	-3.92



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

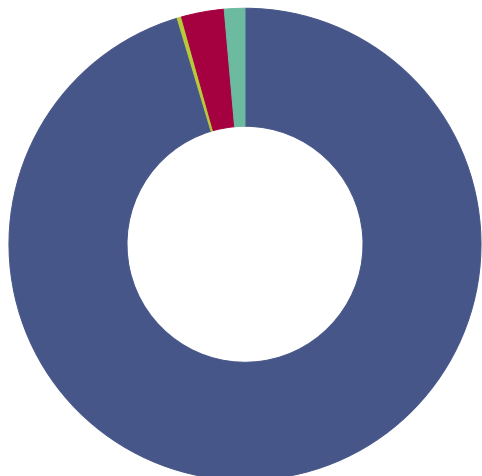
January 2026

As of 31/12/2025



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Asset Allocation



	%
● Equities	95.4
● Fixed Income	0.3
● Cash/Money Market	2.9
● Other	1.4
Total	100.0

Portfolio Details

Inception Date	31/03/2015
12 Month Yield	1.41
KIID Ongoing Charge	0.70
MIFID 2 Charge	0.92

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

Artemis SmartGARP Glb EM Eq I Acc GBP	9.08%
FSSA Global Emerging Mkts Foc E GBP Acc	8.70%
Baillie Gifford Pacific B Acc	8.50%
M&G Asian GBP PP Acc	8.49%
Brown Advisory US Sust Gr GBP B Acc	6.57%
JPM Emerging Markets C Net Acc	5.99%
Jupiter Merian North Amer Eq U1 GBP Acc	5.52%
Jupiter Gold & Silver U1 GBP Acc	5.09%
Man Japan CoreAlpha Profl Acc C	5.02%
Fidelity Index US P Acc	4.93%

67.88%

Current Platform Availability:

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

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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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