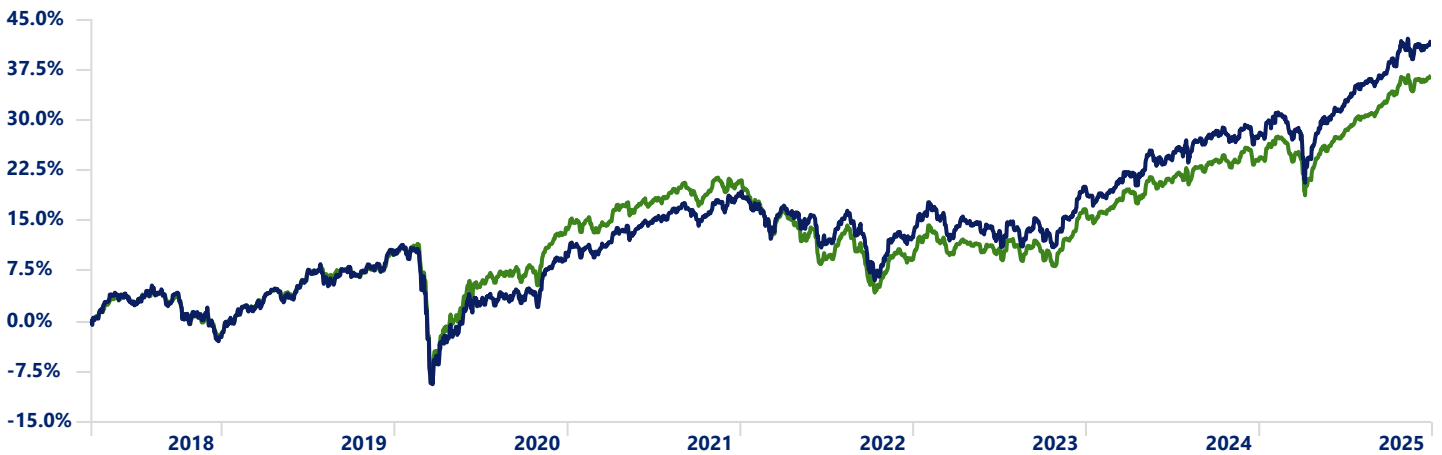


Portfolio Objective

Rfolio Income aims to achieve an income of 3½% to 4½% per annum, together with the prospects for capital growth, over the medium to long-term with the main focus on investing in actively managed funds.

Cumulative performance (since inception)



— Rfolio Income

41.83% — IA Mixed Investment 20-60% Shares

36.57%

Cumulative Performance (periods > 1yr are annualised)

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Income	0.50	11.27	11.28	8.04	5.29	—	4.61
IA Mixed Investment 20-60% Shares	0.42	10.24	10.25	7.74	3.74	4.58	4.10

Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.65	5.75
Max Drawdown	-18.64	-18.13
Best Month	5.65	5.86
Best Month End Date	30/11/2020	30/11/2020
Worst Month	-9.34	-10.09
Worst Month End Date	31/03/2020	31/03/2020

Calendar Year Performance

	2025	2024	2023	2022	2021	2020	2019	Inception to end 2018
Rfolio Income	11.28	6.20	6.71	-5.28	8.31	-0.24	12.57	-2.37
IA Mixed Investment 20-60% Shares	10.25	6.17	6.86	-9.63	6.28	3.49	12.09	-1.99

January 2026

As of 31/12/2025



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Asset Allocation



	%
● Equities	54.9
● Fixed Income	35.6
● Cash/Money Market	5.6
● Other	3.8
Total	100.0

Portfolio Details

Inception Date	31/03/2018
12 Month Yield	4.44
KIID Ongoing Charge	0.73
MIFID 2 Charge	0.85

DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

Top 10 Holdings

UBS UK Equity Income C Inc Net	5.21%
Artemis Income I Inc	5.11%
MI Chelverton UK Equity Income B Inc	5.01%
Royal London Short Term Money Mkt Y Inc	4.97%
Ninety One Diversified Income I Inc 2 £	4.95%
VT RM Alternative Income Retail GBP Inc	4.80%
Jupiter Merian North Amer Eq I GBP Inc	4.08%
Premier Miton Optimum Inc C Inc	4.01%
M&G Emerging Markets Bond GBP I Inc	4.01%
Schroder US Eq Inc Mxmsr L Inc £	4.01%

46.17%

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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