



FOR PROFESSIONAL ADVISERS ONLY

**Portfolio Objective**

Rfolio Prudent aims to achieve capital growth over the medium to long-term with a slightly greater allocation to equities than Rfolio Cautious with the main focus on investing in actively managed funds.

**Cumulative performance (since inception)**



— Rfolio Prudent

62.78% — IA Mixed Investment 20-60% Shares

51.86%

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

	1 Month	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception
Rfolio Prudent	0.47	13.47	13.48	9.18	5.00	5.03	4.63
IA Mixed Investment 20-60% Shares	0.42	10.24	10.25	7.74	3.74	4.58	3.96

**Risk Characteristics (since inception)**

	Portfolio	IA Sector
Annualised Volatility	6.33	5.48
Max Drawdown	-17.84	-18.13
Best Month	5.17	5.86
Best Month End Date	30/04/2020	30/11/2020
Worst Month	-9.60	-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 Prudent	13.48	8.30	5.90	-9.04	7.79	2.59	10.70	-2.97	7.87	7.66	-0.33
IA Mixed Investment 20-60% Shares	10.25	6.17	6.86	-9.63	6.28	3.49	12.09	-5.12	7.19	10.41	-2.98



Performance between 31<sup>st</sup> March 2015 and 31<sup>st</sup> March 2018 relates to Rfolio Prudent as an advisory portfolio...

January 2026

As of 31/12/2025



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### Asset Allocation



	%
● Equities	59.7
● Fixed Income	35.2
● Cash/Money Market	2.0
● Other	3.1
<b>Total</b>	<b>100.0</b>

### Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.26
KIID Ongoing Charge	0.64
MIFID 2 Charge	0.80

### DFM Charge

Annual DFM Management Charge = 0.15% (no VAT)

### Top 10 Holdings

Brown Advisory US Sust Gr GBP B Acc	6.65%
Fidelity Index US P Acc	5.98%
MI TwentyFour AM Monument Bond L Acc	4.97%
MI TwentyFour AM Dynamic Bond I Acc	4.95%
Dodge & Cox Worldwide US Stock A GBP	4.93%
Liontrust European Dynamic I GBP Acc	4.27%
Man Japan CoreAlpha ProfI Acc C	4.07%
Rathbone Ethical Bond Fund I Acc	3.97%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	3.93%
JPM Japan C Net Acc	3.75%

47.47%

### Current Platform Availability:

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

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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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