

October 2023



As of 30/09/2023

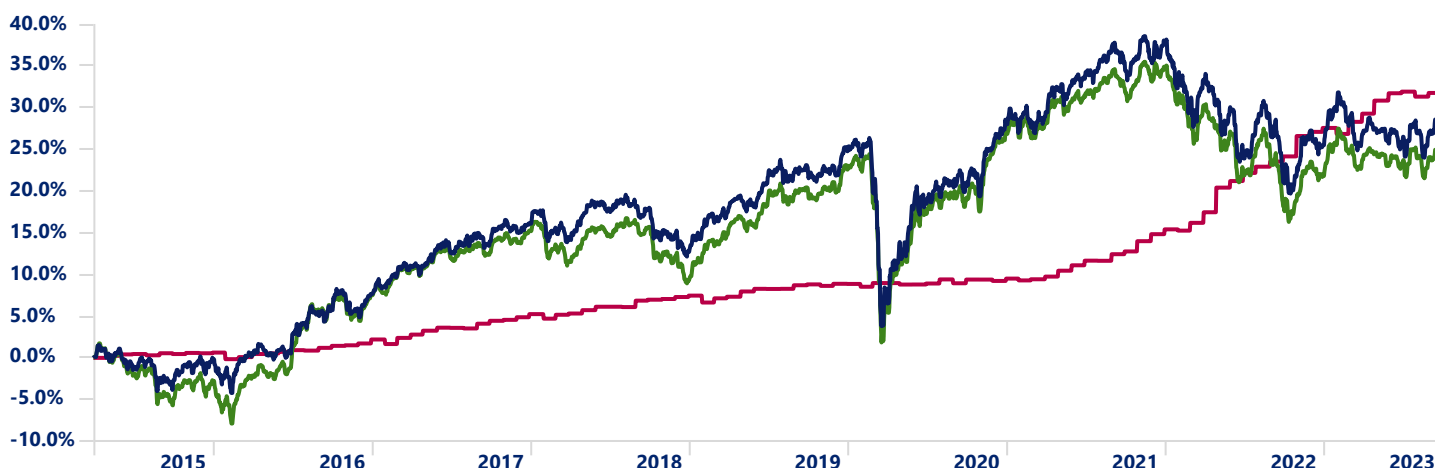
FOR PROFESSIONAL ADVISERS ONLY

## 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 26.50% — UK CPI 32.40% — IA Mixed Investment 20-60% Shares 23.16%

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

	1 Month	YTD	1 Year	3 Years	5 Years	Since Inception
Rfolio Prudent	-0.19	0.80	4.51	1.60	1.43	2.80
UK CPI	0.50	3.80	6.65	6.58	4.36	3.36
IA Mixed Investment 20-60% Shares	-0.61	1.11	4.24	1.17	1.27	2.48

### Risk Characteristics (since inception)

	Portfolio	IA Sector
Annualised Volatility	6.41	5.65
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
Sharpe Ratio	0.41	0.43

### Calendar Year Returns

	YTD	2022	2021	2020	2019	2018	2017	2016	Inception to end 2015
Rfolio Prudent	0.80	-9.04	7.79	2.59	10.70	-2.97	7.89	7.84	-0.17
UK CPI	3.80	10.54	5.39	0.59	1.30	2.11	2.97	1.56	0.64
IA Mixed Investment 20-60% Shares	1.11	-9.68	6.31	3.49	12.09	-5.12	7.20	10.55	-2.77

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

CPI data is subject to a one-month calendar lag due to the schedule of data release by the Office of National Statistics (ONS).

## Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. 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.

RSMR MPS is provided by RSMR Portfolio Services Limited. RSMR Portfolio Services Limited is a limited company registered in England and Wales under Company number 07137872. Registered office at Number 20, Ryefield Business Park, Belton Road, Silsden BD20 0EE. RSMR Portfolio Services Limited is authorised and regulated by the Financial Conduct Authority under number 788854. RSMR is a registered Trademark.

Source: Morningstar Direct

October 2023



As of 30/09/2023

FOR PROFESSIONAL ADVISERS ONLY

## Asset Allocation



	%
● Equities	50.3
● Fixed Income	36.3
● Cash/Money Market	6.4
● Other	7.0
<b>Total</b>	<b>100.0</b>

## Portfolio Details

Inception Date	31/03/2015
12 Month Yield	2.52
KIID Ongoing Charge	0.68
MIFID 2 Charge	0.83

## DFM Charge

Annual DFM Management Charge  
= 0.15% (no VAT)

## Top 10 Holdings

Dodge & Cox Worldwide US Stock A GBP	5.62%
Royal London Short Term Money Mkt Y Acc	5.11%
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	4.56%
FTF Martin Currie UK Rising Div W Acc	4.42%
MI TwentyFour AM Monument Bond I Acc	4.11%
TM Fulcrum Divers Cor Abs Ret C GBP Acc	4.05%
Rathbone Ethical Bond I Acc	4.03%
IFSL Church House Tenax AbsRtStrts C Acc	4.03%
MI TwentyFour AM Dynamic Bond I Acc	4.01%
Vanguard Global Emerging Markets A Acc	4.01%

43.94%

## Current Platform Availability:

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

## Contact Details:

www.rsmr.co.uk  
enquiries@rsmr.co.uk  
01535 656555

## Important Notice

This is intended for investment professionals and should not be relied upon by private investors or any other persons. 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.

RSMR MPS is provided by RSMR Portfolio Services Limited. RSMR Portfolio Services Limited is a limited company registered in England and Wales under Company number 07137872. Registered office at Number 20, Ryefield Business Park, Belton Road, Silsden BD20 0EE. RSMR Portfolio Services Limited is authorised and regulated by the Financial Conduct Authority under number 788854. RSMR is a registered Trademark.

Source: Morningstar Direct