

PACIFIC MPS SOLUTIONS DEFENSIVE PASSIVE PORTFOLIO

GBP Strategy Sheet

AS AT 31 JUL 2024

OVERVIEW

Investment objective

The Portfolio aims to generate steady long term returns. This Portfolio has a strong focus on the protection of capital with limited equity market exposure, using low-cost passive investments.

Suitability

Designed for investors who seek investment growth over not less than 5 years, and who are prepared to accept some short-term potential for capital losses to generate potentially higher returns.

Benchmarks

ARC Cautious

Inception date

31 Jan 2017

Asset allocation profile

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 35%.

Risk profile

The portfolio adopts a low to moderate approach to risk and it is anticipated its volatility will not exceed 35% of global market equity volatility.



CHARGES INFORMATION

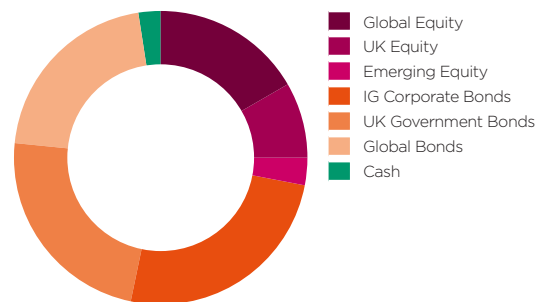
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.03%	0.08%	0.26%

*Total Charges includes all ongoing fund charges and transaction costs. Total excludes adviser, platform and transaction charges.

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	28.0
Fixed Income	69.5
Cash	2.4
Total	100.0



Strategy Holdings in Detail (%)

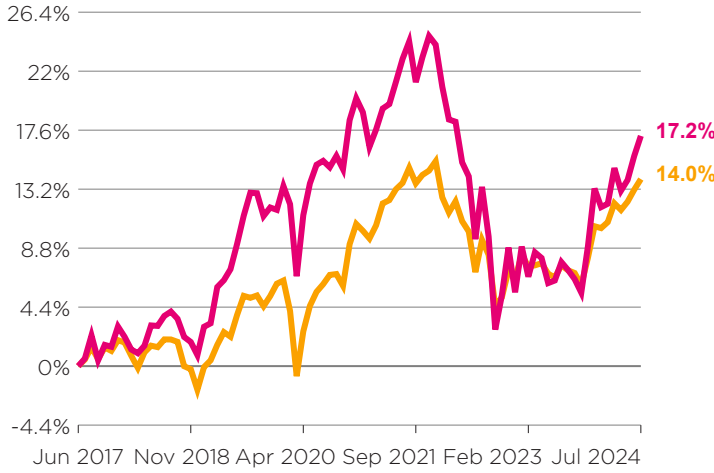
Asset Class	Sub Class	%	Holding	%
Equity: 28.0%	Global Equity	16.7	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	16.66
	UK Equity	8.3	L&G UK Index Trust	8.33
	Emerging Equity	3.0	Vanguard Emerging Markets Stock Index Institutional Plus	3.02
Fixed Income: 69.5%	IG Corporate Bonds (Global)	25.3	L&G Sterling Corporate Bond Index	25.26
	UK Government Bonds	23.3	L&G All Stocks Gilt Index Trust	16.36
			L&G All Stocks Index Linked Gilt Trust	6.95
	Global Bonds	21.0	Vanguard Global Bond Index Institutional Plus Hedged	20.97
Cash: 2.4%	Cash	2.4	Cash	2.44

PERFORMANCE AND RISK OVERVIEW

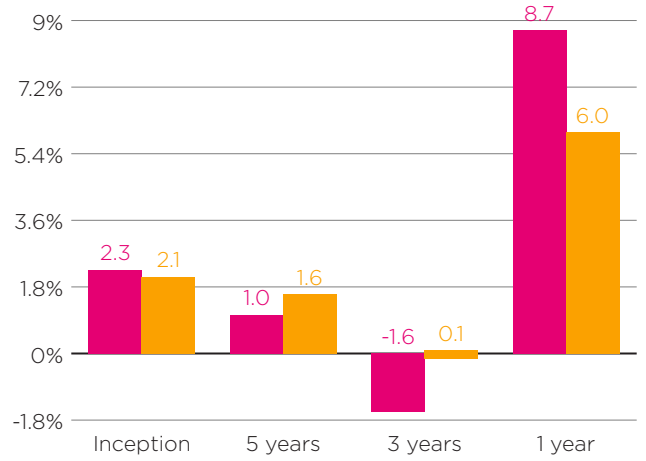
Defensive Passive Portfolio GBP from 31 Jan 2017 to 31 Jul 2024

● Defensive Passive Portfolio GBP ● ARC Cautious

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024
Portfolio	-2.1%	10.7%	7.4%	3.3%	-14.9%	7.3%	3.5%
ARC	-3.6%	8.1%	4.2%	4.2%	-7.6%	3.7%	3.2%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	2.3%	5.6%	0.1
ARC	2.1%	4.1%	0.1

Year-on-year performance (%)

	31 Jul 19 to 31 Jul 20	31 Jul 20 to 30 Jul 21	30 Jul 21 to 29 Jul 22	29 Jul 22 to 31 Jul 23	31 Jul 23 to 31 Jul 24
Portfolio	3.7%	6.6%	-7.8%	-5.0%	8.7%
ARC	0.8%	7.1%	-3.7%	-1.7%	6.0%

Important Information

Past performance is not necessarily a guide to future performance and is not guaranteed. Performance is shown net of ongoing fund charges, transaction costs and management costs where applicable. Performance may be subject to small discrepancies in data due to rounding, interest rate calculations, monthly vs daily pricing and approximate FX hedging. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

Source: Pacific Asset Management and Bloomberg.

PLEASE GET IN TOUCH

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