

PACIFIC MPS SOLUTIONS

PACIFIC DEFENSIVE EFFICIENT PASSIVE

GBP Strategy Sheet

AS AT 29 NOV 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

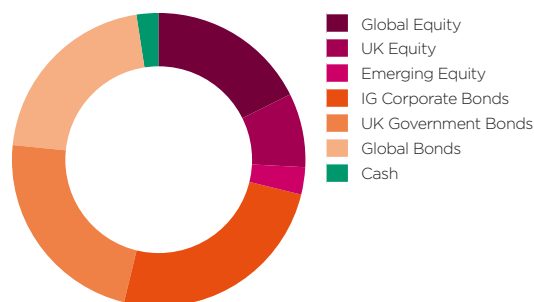
| DFM | Transaction Costs | Ongoing Charges Figure | Total Charges* |
|-------|-------------------|------------------------|----------------|
| 0.15% | 0.03% | 0.08% | 0.26% |

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

| | |
|--------------|---------------|
| Equity | 28.8% |
| Fixed Income | 68.7% |
| Cash | 2.4% |
| Total | 100.0% |



Strategy Holdings in Detail (%)

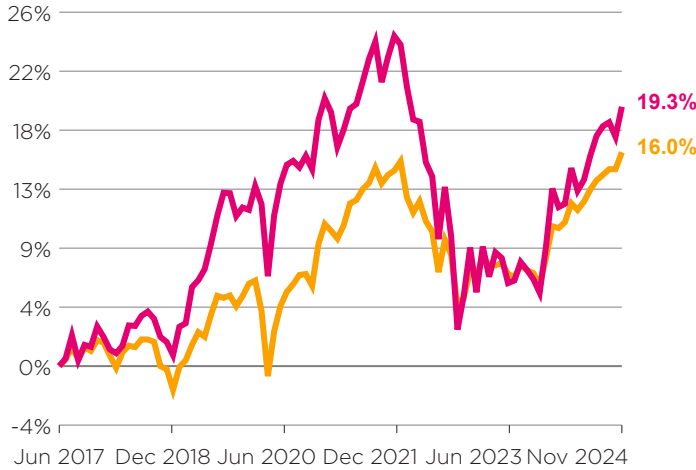
| Asset Class | Sub Class | % | Holding | % |
|---------------------|---------------------|------|---|-------|
| Equity: 28.8% | Global Equity | 17.7 | Vanguard FTSE Developed World Ex-UK Equity Index Institutional Plus Acc GBP | 17.66 |
| | UK Equity | 8.2 | L&G UK Index Trust C Acc | 8.15 |
| | Emerging Equity | 3.0 | Vanguard EM Stock Index Instit Plus Acc GBP | 3.00 |
| Fixed Income: 68.7% | IG Corporate Bonds | 25.0 | L&G Sterling Corporate Bond Index C Acc | 24.98 |
| | UK Government Bonds | 22.8 | L&G All Stocks Gilt Index Trust C Acc | 16.06 |
| | | | L&G All Stocks Index Linked Gilt Index Trust C Acc | 6.74 |
| | Global Bonds | 21.0 | Vanguard Global Bond Index Instit Plus Hgd Acc GBP | 20.97 |
| Cash: 2.4% | Cash | 2.4 | Cash | 2.44 |

PERFORMANCE AND RISK OVERVIEW

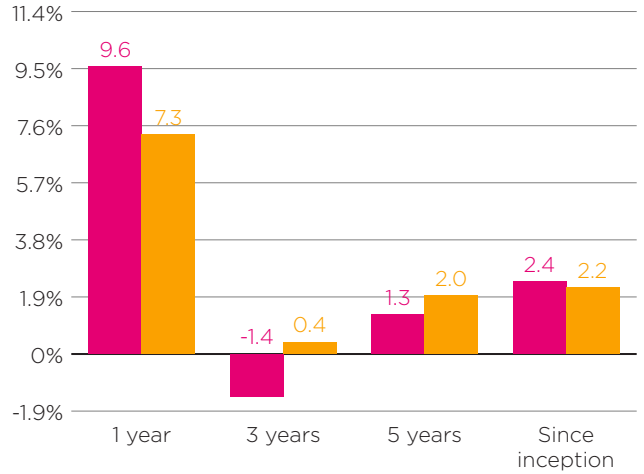
Pacific Defensive Efficient Passive Portfolio GBP from 31 Jan 2017 to 29 Nov 2024

● Pacific Defensive Efficient Passive Portfolio ● 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% | 5.4% |
| ARC | -3.6% | 8.1% | 4.2% | 4.2% | -7.6% | 3.7% | 5.0% |

Performance and risk characteristics

| | Annualised Compound Return (%) | Annualised Volatility (%) | Sharpe Ratio |
|------------------|--------------------------------|---------------------------|--------------|
| Portfolio | 2.4% | 5.5% | 0.1 |
| ARC | 2.2% | 4.1% | 0.1 |

Year-on-year performance (%)


| | 29 Nov 19 to 30 Nov 20 | 30 Nov 20 to 30 Nov 21 | 30 Nov 21 to 30 Nov 22 | 30 Nov 22 to 30 Nov 23 | 30 Nov 23 to 29 Nov 24 |
|------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| Portfolio | 5.8% | 5.3% | -12.7% | 0.1% | 9.6% |
| ARC | 3.7% | 5.0% | -6.5% | 0.9% | 7.3% |

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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