

PACIFIC MPS SOLUTIONS

PACIFIC DEFENSIVE EFFICIENT PASSIVE

GBP Strategy Sheet

AS AT 30 SEP 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

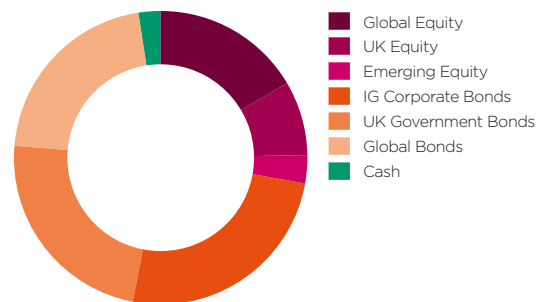
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.03%	0.08%	0.26%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	27.8
Fixed Income	69.7
Cash	2.4
Total	100.0



Strategy Holdings in Detail (%)

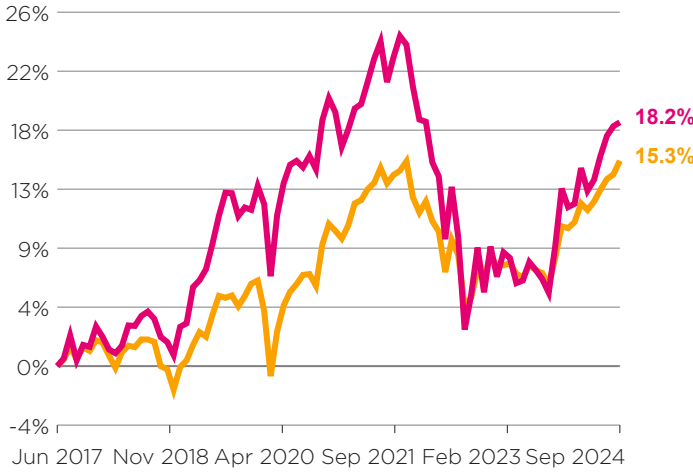
Asset Class	Sub Class	% Holding	Holding	%
Equity: 27.8%	Global Equity	16.5	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	16.52
	UK Equity	8.2	L&G UK Index Trust	8.20
	Emerging Equity	3.1	Vanguard Emerging Markets Stock Index Institutional Plus	3.10
Fixed Income: 69.7%	IG Corporate Bonds (Global)	25.2	L&G Sterling Corporate Bond Index	25.23
	UK Government Bonds	23.3	L&G All Stocks Gilt Index Trust	16.35
		6.90	L&G All Stocks Index Linked Gilt Trust	6.90
	Global Bonds	21.3	Vanguard Global Bond Index Institutional Plus Hedged	21.26
Cash: 2.4%	Cash	2.4	Cash	2.44

PERFORMANCE AND RISK OVERVIEW

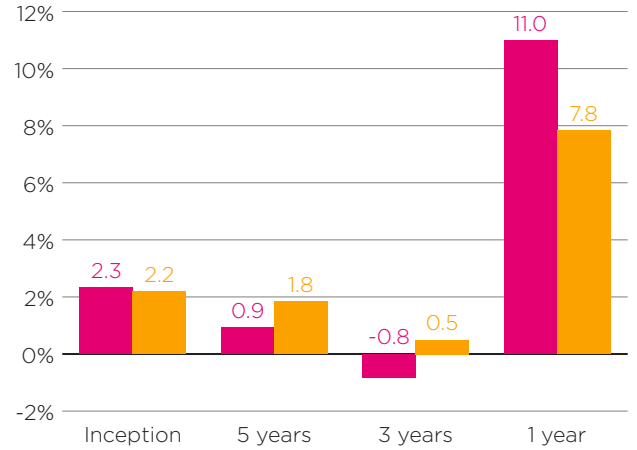
Pacific Defensive Efficient Passive Portfolio GBP from 31 Jan 2017 to 30 Sep 2024

● 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%	4.4%
ARC	-3.6%	8.1%	4.2%	4.2%	-7.6%	3.7%	4.4%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	2.3%	5.5%	0.1
ARC	2.2%	4.1%	0.2

Year-on-year performance (%)


	30 Sep 19 to 30 Sep 20	30 Sep 20 to 30 Sep 21	30 Sep 21 to 30 Sep 22	30 Sep 22 to 29 Sep 23	29 Sep 23 to 30 Sep 24
Portfolio	2.5%	4.8%	-15.2%	3.7%	11.0%
ARC	1.5%	6.3%	-8.1%	2.4%	7.8%

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

<p>Pacific Asset Management 74 Wigmore Street, London, W1U 2SQ</p>	<p>Contact us T +44 20 3970 3100 E info@pacificam.co.uk</p>	<p>www.pacificam.co.uk For more information, updates and to find out more please visit our website</p>	 MOVE FORWARD
---	--	---	--

IMPORTANT INFORMATION - FOR AUTHORISED USE ONLY

This document is issued and approved by Pacific Capital Partners Limited (PCP), which is authorised and regulated by the Financial Conduct Authority. This document is intended primarily for internal use, but may be distributed upon request to investment professionals and exempt investors in accordance with the FSMA 2000 (Promotion of Collective Investment Schemes Exemptions Order 2005) for authorised purposes only. It does not constitute advice, an offer or a recommendation to purchase or sell any financial products and you should not rely on the information in making an investment decision. The information and analysis contained herein are based on sources believed to be reliable. However, we do not guarantee their timeliness, accuracy or completeness, nor do we accept liability for any loss or damage resulting from your use or reliance upon this document. Any opinions expressed reflect our current judgment at the date of this document and are subject to change without notice. Past performance is not necessarily a guide to future performance. This report is not directed to or intended for distribution to or use by any person or entity in any jurisdiction where such distribution, publication or use would be unlawful. This document may not be reproduced (in whole or in part), transmitted, modified or used for any public or commercial purpose without the prior written permission of PCP. Pacific Asset Management is a trading name of PCP.