

PACIFIC MPS SOLUTIONS

PACIFIC DEFENSIVE INCOME PORTFOLIO

GBP Strategy Sheet

AS AT 29 NOV 2024

OVERVIEW

Investment objective

The Portfolio aims to provide a regular income whilst preserving capital, with a bias towards lower risk investments.

Suitability

Designed for investors who seek a regular investment income together with prospects for limited capital growth over not less than 5 years, and to achieve this are prepared to accept some short term potential for capital losses.

Inception date

30 Mar 2012

Yield

4.12%

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.

Benchmarks and Return Objective

ARC Cautious

CHARGES INFORMATION

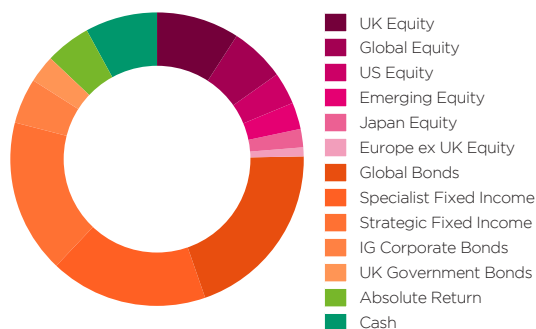
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.25%	0.20%	0.52%	0.97%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	24.7%
Fixed Income	62.4%
Diversifying Assets	5.0%
Cash	8.0%
Total	100.0%



Fund Holdings in Detail (%)

Asset Class	Sub Class	% Holding	%
Equity: 24.7%	UK Equity	Man GLG Income D Professional Inc	4.07
		Fidelity Enhanced Income W Inc	3.04
		Fidelity Index UK Fund	2.03
	Global Equity	Franklin Templeton Clearbridge Income Fund	3.06
		Fidelity Global Enhanced Income W Inc	3.01
	US Equity	FTF ClearBridge US Equity Income S Inc GBP	3.54
	Emerging Equity	JPM Emerging Markets Income C Inc	2.94
Japan Equity	iShares Japan Equity Index Fund	2.02	
	BlackRock Continental European Income D Inc	0.99	
Fixed Income: 62.4%	Global Bonds	Vanguard Global Bond Index Institutional Plus Hedged Inc GBP	10.03
		Jupiter Global Macro Bond U1 Inc GBP	9.95
		JPM Unconstrained Bond Fund	7.94
	Specialist Fixed Income	TwentyFour Monument Bond I Net Inc GBP	5.95
		M&G Emerging Markets Bond IH Inc GBP	3.48
	Strategic Fixed Income	Close Sustainable Select Fixed Income Fund X Inc	8.98
		TwentyFour Dynamic Bond I Net Inc GBP	7.99
IG Corporate Bonds	L&G Sterling Corporate Bond Index C Inc	4.99	
UK Government Bonds	L&G All Stocks Index Linked Gilt Index Trust C Inc	3.04	
Absolute Return: 5.0%	Absolute Return	5.0	4.99
Cash: 8.0%	Cash	8.0	7.95

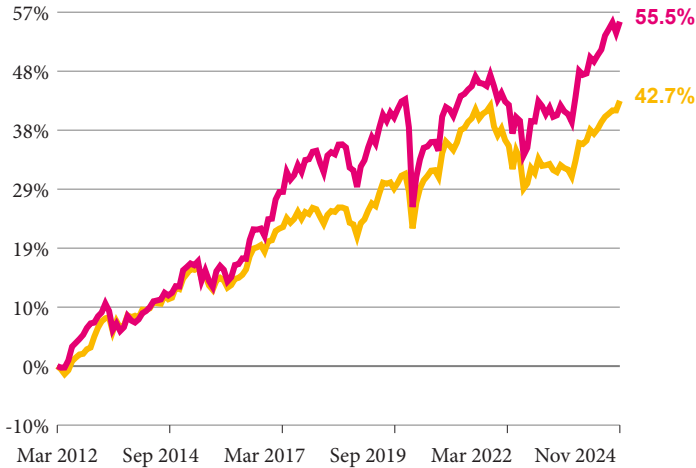
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

PERFORMANCE AND RISK OVERVIEW

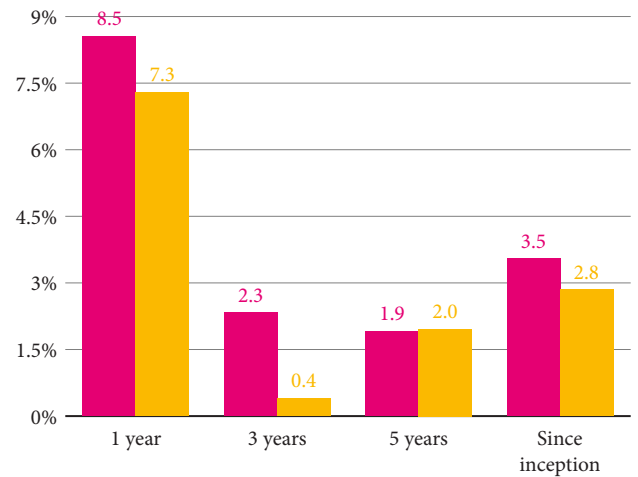
Pacific Defensive Income Portfolio GBP from 30 Mar 2012 to 29 Nov 2024

● Pacific Defensive Income Portfolio ● ARC Cautious

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2017	2018	2019	2020	2021	2022	2023	2024
Portfolio	8.8%	-4.2%	10.7%	-0.6%	3.7%	-5.1%	5.8%	5.4%
ARC	4.5%	-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	3.5%	4.3%	0.6
ARC	2.9%	3.8%	0.5

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	-0.9%	3.5%	-3.9%	2.7%	8.5%
ARC	3.7%	5.0%	-6.5%	0.9%	7.3%

Important Information

Past performance is not necessarily a guide to future performance. Performance is shown net of fees. Figures quoted on a bid-to-bid basis in Sterling with income reinvested. The value of your investments and the income derived from them can go down as well as up and may be affected by exchange rate fluctuations. You may not get back the original amount you invested. Investors actual returns may differ from the quoted performance data.

Source: Pacific Asset Management and Bloomberg.

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