

PACIFIC MPS SOLUTIONS

**BALANCED PASSIVE PORTFOLIO**

GBP Strategy Sheet

AS AT 31 JUL 2024

**OVERVIEW**

**Investment objective**

The Portfolio aims to achieve capital growth, balancing capital preservation and 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 periodic capital losses to achieve a higher return.

**Benchmarks**

ARC Balanced

**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 85%.

**Risk profile**

The portfolio adopts a moderate to higher approach to risk and it is anticipated its volatility will not exceed 85% of global market equity volatility.



**CHARGES INFORMATION**

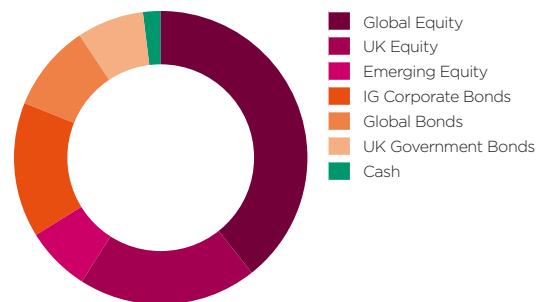
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	66.2
Fixed Income	31.9
Cash	1.9
<b>Total</b>	<b>100.0</b>



**Strategy Holdings in Detail (%)**

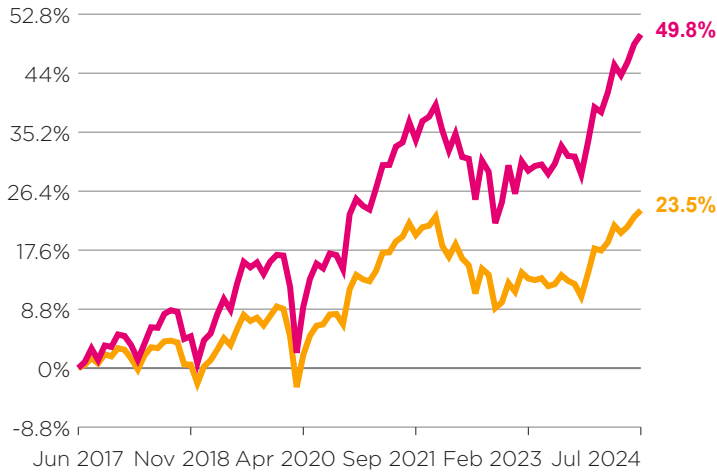
Asset Class	Sub Class	% Holding	Holding	%	
Equity: 66.2%	Global Equity	39.4	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	39.35	
	UK Equity	19.7	L&G UK Index Trust	19.68	
	Emerging Equity	7.1	Vanguard Emerging Markets Stock Index Institutional Plus	7.14	
Fixed Income: 31.9%	IG Corporate Bonds (Global)	14.9	L&G Sterling Corporate Bond Index	14.90	
	Global Bonds	9.6	Vanguard Global Bond Index Institutional Plus Hedged	9.62	
	UK Government Bonds		7.4	L&G All Stocks Gilt Index Trust	5.17
				L&G All Stocks Index Linked Gilt Trust	2.20
Cash: 1.9%	Cash	1.9	Cash	1.94	

## PERFORMANCE AND RISK OVERVIEW

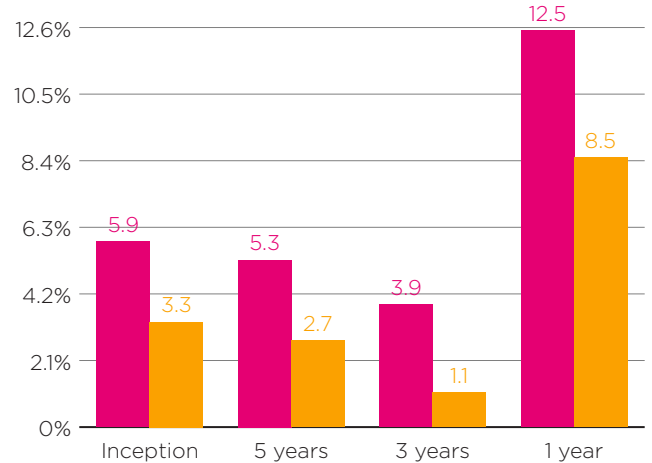
Balanced Passive Portfolio GBP from 31 Jan 2017 to 31 Jul 2024

● Balanced Passive Portfolio GBP ● ARC Balanced

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024
Portfolio	-4.0%	16.0%	7.1%	11.2%	-9.5%	10.2%	7.8%
ARC	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	4.8%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	5.9%	8.9%	0.5
ARC	3.3%	6.5%	0.3

### 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	-0.8%	16.3%	-2.0%	1.7%	12.5%
ARC	-1.3%	12.3%	-4.0%	-0.8%	8.5%

### 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.

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