

PACIFIC MPS SOLUTIONS

BALANCED SUSTAINABLE PORTFOLIO

GBP Strategy Sheet

AS AT 31 MAY 2024

OVERVIEW

Investment objective

The Sustainable Balanced Growth Portfolio aims to achieve capital growth using sustainable investments, balancing capital preservation and equity market exposure.

Suitability

Designed for investors who seek capital growth over not less than 5 years through investment in a diversified range of ethically screened assets and are prepared to accept the prospect of some short-term capital losses to achieve a high return.

Inception date

30 Mar 2012

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.

Benchmarks and Return Objective

ARC Balanced | CPI + 3%

CHARGES INFORMATION

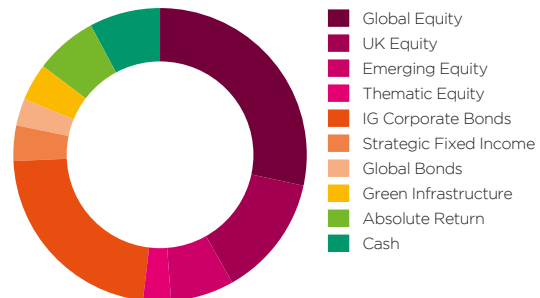
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.36%	0.10%	0.56%	1.02%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	51.9
Fixed Income	29.3
Alternatives	4.1
Diversifying Assets	6.9
Cash	7.8
Total	100.0



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 51.9%	Global Equity	28.4	Schroder Global Sustainable Value Equity Fund	8.25
			L&G MSCI World Socially Responsible Investment SRI Index Fund	7.88
			Janus Henderson Global Sustainable Equity Fund	6.19
			CT Responsible Global Equity Fund	6.06
	UK Equity	13.4	CT Responsible UK Equity Fund	7.28
			Janus Henderson UK Responsible Income Fund	6.17
			Vanguard ESG Emerging Markets All Cap Equity Index Fund	6.97
Thematic Equity	3.1	Pacific Longevity and Social Change Fund GBP Z	3.07	
Fixed Income: 29.3%	Investment Grade Corporate Bonds (Global)	14.7	Rathbone Ethical Bond Fund	5.87
			Aegon Ethical Corporate Bond Fund	4.88
			Liontrust Sustainable Future Corporate Bond Fund	3.90
	Investment Grade Corporate Bonds (GBP)	7.8	Threadneedle UK Social Bond Fund	7.81
	Strategic Fixed Income	3.9	EdenTree Responsible and Sustainable Sterling Bond Fund	3.90
Alternatives: 4.1%	Global Bonds	3.0	AB Sustainable Global Thematic Credit Portfolio	2.96
	Green Infrastructure	4.1	Edentree Green Infrastructure I Acc GBP	4.14
Diversifying Assets: 6.9%	Absolute Return	6.9	BNY Mellon Sustainable Real Return Fund	6.86
			Cash	7.8

HOW DO WE IDENTIFY SUSTAINABLE INVESTMENTS?

Alongside the team's rigorous process to select and identify key attributes including performance and risk management, they use two globally recognised frameworks to assess the sustainability credentials of the underlying investments.

GLOBAL SUSTAINABLE INVESTMENT ALLIANCE

The GSIA is globally recognised framework which classifies the universe of sustainable products against a range of sustainable targets. This allows the team to define the nature of our sustainable implementation in the following formats and calculate the percentage of the portfolio covered by a sustainable target.



SUSTAINABLE THEMES



NEGATIVE SCREENING

The exclusion of sectors, companies or practices based on specific criteria.



POSITIVE SCREENING

Investments selected for positive ESG performance relative to peers.



STEWARDSHIP & VOTING

Investment in themes related to sustainability issues.



SUSTAINABLE THEMES

Use of shareholder power to influence corporate behaviour.



IMPACT INVESTING

Investment with the intention to generate social and environmental impact.



ESG INTEGRATION

The explicit inclusion of ESG factors into financial analysis.



NORMS-BASED SCREENING

Screening of investments against minimum standards of business practice.

UN SUSTAINABLE DEVELOPMENT GOALS

The UN Sustainable Development Goals are a collection of 17 interlinked goals designed to be a blueprint to achieve a better and more sustainable future for all. We map our portfolios to real world change which is vital to the future for a peaceful, more equitable world.

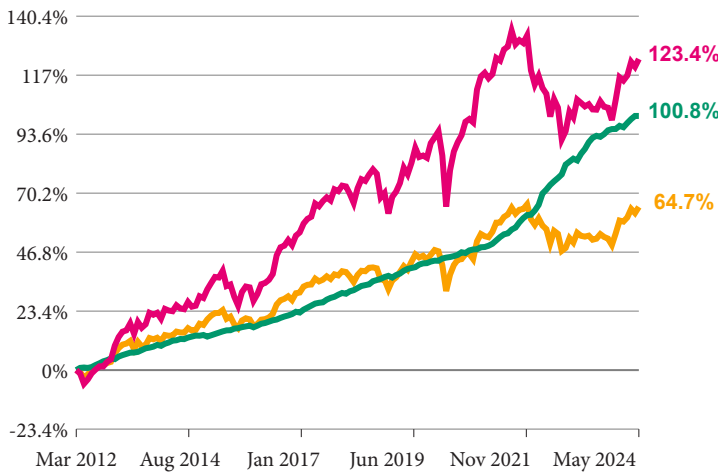


PERFORMANCE AND RISK OVERVIEW

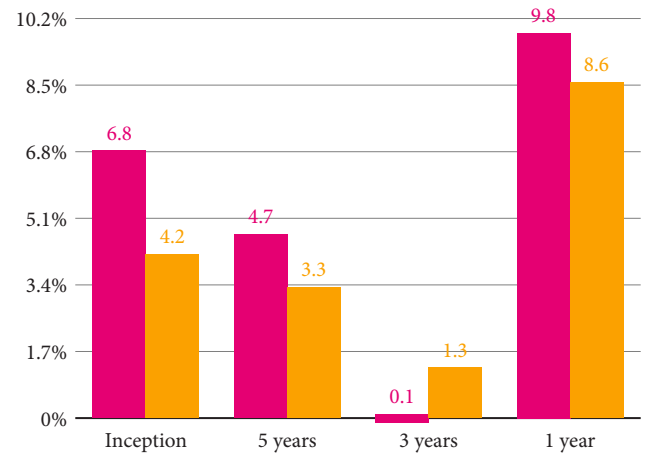
Balanced Sustainable Portfolio GBP from 30 Mar 2012 to 31 May 2024

● Balanced Sustainable Portfolio GBP ● ARC Balanced ● CPI + 3%

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2017	2018	2019	2020	2021	2022	2023	2024
Portfolio	12.9%	-6.4%	18.6%	12.6%	7.5%	-14.0%	7.9%	3.4%
ARC Index	6.7%	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	3.4%
CPI + 3%	6.1%	5.2%	4.4%	3.7%	8.6%	13.8%	7.1%	2.0%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	6.8%	8.4%	0.7
ARC Index	4.2%	6.1%	0.5
CPI + 3%	5.9%	1.6%	3.2

Year-on-year performance (%)

	31 May 19 to 29 May 20 to 29 May 20	28 May 21	28 May 21 to 31 May 22	31 May 22 to 31 May 23	31 May 23 to 31 May 24
Portfolio	5.1%	19.3%	-5.9%	-3.0%	9.8%
ARC Index	1.3%	11.9%	-1.7%	-2.7%	8.6%
CPI + 3%	3.6%	5.2%	12.3%	12.0%	4.5%

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.

WHAT DOES SUSTAINABLE INVESTING MEAN TO PAM?

Sustainable investing is a catch-all term for investing in a way that accounts for being socially responsible and investing ethically while also seeking returns.

At PAM we use the term sustainable investing to capture the various methods of incorporating concerns around Environmental, Social and Governance (ESG) issues into our investment decision making processes.

A commitment to responsible investing

As a signatory to the UN PRI Principles for Responsible Investment, Pacific Asset Management has publicly stated our support for the better understanding of the investment implications of ESG factors.

As a business we are committed to constantly strive to be a more responsible firm both in how we operate and how we manage our clients' investments.

PLEASE GET IN TOUCH

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