

PACIFIC MPS SOLUTIONS

**PACIFIC BALANCED 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.

**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.

**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.

**Benchmarks and Return Objective**

ARC Balanced

**CHARGES INFORMATION**

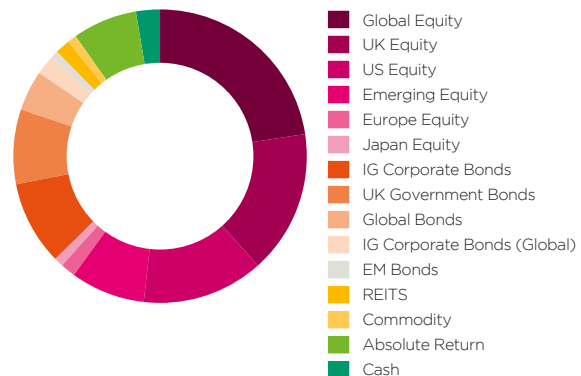
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.09%	0.68%	0.77%

\*Total Charges includes all ongoing fund charges and transaction costs. There is no DFM fee for this portfolio. Total excludes adviser and platform charges.

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	62.6
Fixed Income	24.9
Alternatives	2.7
Diversifying Assets	7.1
Cash	2.6
<b>Total</b>	<b>100.0</b>



**Please note:**

The full look through allocation shows the combined weightings for the Efficient and Dynamic Strategies.

**Fund Holdings in Detail (%)**

Sector	Security Name	Currency	Weightings
Dynamic Overlay Strategy	Multi Asset Accumulator - Core Fund Overlay GBP A	GBP	50.0%
Global Equity	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	GBP	19.4%
UK Equity	L&G UK Index Trust	GBP	9.8%
Emerging Equity	Vanguard Emerging Markets Stock Index Institutional Plus	GBP	3.6%
IG Corporate Bonds	L&G Sterling Corporate Bond Index	GBP	7.0%
Global Bonds	Vanguard Global Bond Index Institutional Plus Hedged	GBP	4.5%
UK Government Bonds	L&G All Stocks Gilt Index Trust	GBP	2.5%
UK Government Bonds	L&G All Stocks Index Linked Gilt Trust	GBP	1.1%
Cash	Sterling Cash	GBP	2.0%
<b>Total</b>			<b>100.0%</b>

## FULL LOOK THROUGH HOLDINGS (%)

The full look through allocation shows the combined holdings and weightings for the Dynamic and Efficient strategies. The Dynamic exposure is actively managed, investing across passive, active, direct and factor strategies.

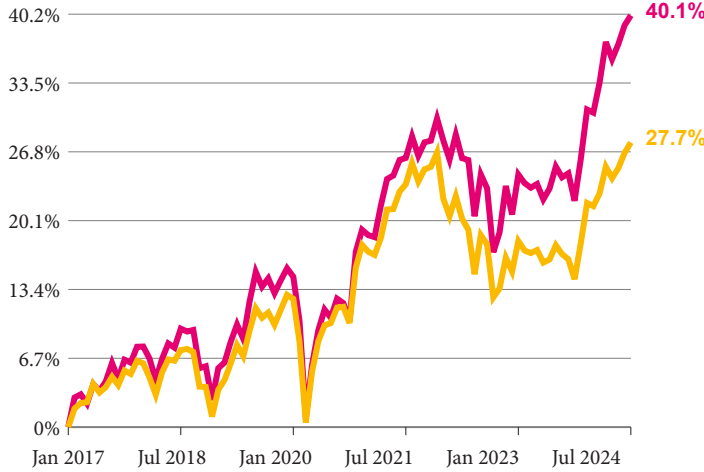
Asset Class	Sub Class	%	Holding	%	Access	Strategy
Equity: 62.6%	Global Equity	22.6	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	19.59	Passive	Efficient
			Pacific Longevity and Social Change Fund	1.59	Active	Dynamic
			iShares Edge MSCI World Value	0.83	Factor	Dynamic
	UK Equity	15.8	iShares Edge MSCI World Quality ETF	0.57	Factor	Dynamic
			L&G UK Index Trust	10.51	Passive	Efficient
			iShares Core FTSE 100	4.52	Passive	Dynamic
	US Equity	13.4	Vanguard FTSE 250 ETF	0.77	Passive	Dynamic
			SPDR S&P 500 ETF	5.60	Passive	Dynamic
			Vanguard S&P 500 UCITS ETF	4.51	Passive	Dynamic
			Pacific North American Opportunities	1.85	Active	Dynamic
			Xtrackers S&P 500 Equal Weight	0.79	Factor	Dynamic
	Emerging Equity	8.2	iShares Edge MSCI USA Value	0.65	Factor	Dynamic
			Vanguard Emerging Markets Stock Index Institutional Plus	3.69	Passive	Efficient
			Pacific North of South EM All Cap	1.76	Active	Dynamic
			HSBC Hang Seng Tech UCITS ETF	1.48	Passive	Dynamic
	Europe Equity	1.6	Pacific North of South EM Income Opportunities	0.75	Active	Dynamic
			iShares EDGE MSCI EM Value UCITS ETF	0.53	Factor	Dynamic
	Japan Equity	1.0	Vanguard FTSE Dev Eurp Ex UK	1.09	Passive	Dynamic
			iShares edge MSCI Erp Value	0.55	Factor	Dynamic
	Fixed Income: 24.9%	IG Corporate Bonds (Global)	9.9	Vanguard FTSE Japan UCITS	0.76	Passive
AVI Japan Opportunity Trust				0.26	Active	Dynamic
L&G Sterling Corporate Bond Index				6.97	Passive	Efficient
UK Government Bonds		8.2	XTrackers USD Corporate Bond ETF	2.19	Passive	Dynamic
			Pacific Coolabah Global Active Credit	0.74	Active	Dynamic
			L&G All Stocks Gilt Index Trust	2.42	Passive	Efficient
			US TSY Inflation Protected 0.125% 2032	1.88	Direct	Dynamic
			US TSY Inflation Protected 0.625% 2043	1.84	Direct	Dynamic
Global Bonds		4.5	UK Inflation Linked Gilt 1.25% 2032	1.05	Direct	Dynamic
			L&G All Stocks Index Linked Gilt Trust	1.04	Passive	Efficient
IG Corporate Bonds (GBP)	1.6	Vanguard Global Bond Index Institutional Plus Hedged	4.46	Passive	Efficient	
EM Bonds - Hard Currency	0.8	HSBC GBP Corp Bond Index	1.56	Passive	Dynamic	
		Tabula Haitong Asia High Yield ETF	0.53	Passive	Dynamic	
		Xtrackers II USD EM Bond UCITS ETF	0.26	Passive	Dynamic	
Alternatives: 2.7%	REITS	1.7	iShares UK Property ETF	0.87	Passive	Dynamic
			Riverstone Energy Ltd	0.32	Direct	Dynamic
			iShares Global Property Securities Equity	0.25	Passive	Dynamic
	Commodity	1.0	Tritax Big Box REIT	0.23	Active	Dynamic
Diversifying Assets: 7.1%	Absolute Return	4.7	iShares Bloomberg Commodity ETF	0.99	Passive	Dynamic
			Pacific GIO Macro Rates	2.39	Active	Dynamic
			AQR Managed Futures UCITS	1.75	Active	Dynamic
	Diversifying Risk Assets	2.4	AQR Style Premia UCITS	0.61	Active	Dynamic
			PAM Rates 2s10s Steepener	0.51	Direct	Dynamic
			FX Carry Factor	0.38	Direct	Dynamic
			FX Value Factor	0.38	Direct	Dynamic
Cash: 2.6%	Cash	2.6	Rates Momentum Factor	0.37	Direct	Dynamic
			Rates FRB Factor	0.37	Direct	Dynamic
			Rates Carry Factor	0.37	Direct	Dynamic
			Cash	2.64	Direct	

## PERFORMANCE AND RISK OVERVIEW

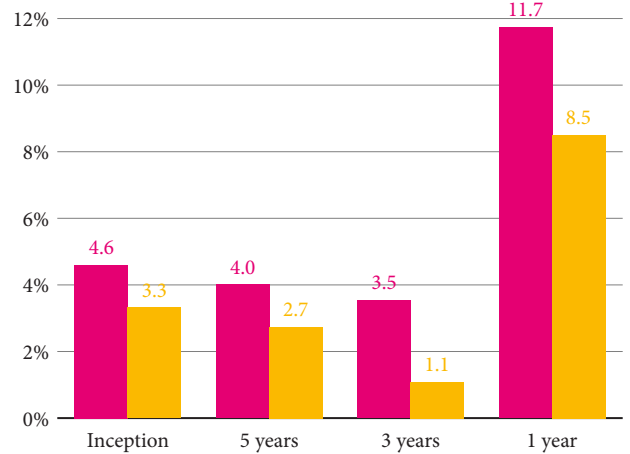
Pacific Balanced Portfolio GBP from 31 Jan 2017 to 31 Jul 2024

● Pacific Balanced Portfolio GBP ● ARC Balanced

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024
Portfolio	-4.8%	12.5%	3.2%	9.1%	-7.2%	8.5%	7.0%
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	4.6%	7.3%	0.4
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	-3.9%	14.1%	-1.3%	0.6%	11.7%
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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