

PACIFIC MPS SOLUTIONS

PACIFIC BALANCED EFFICIENT PASSIVE

GBP Strategy Sheet

AS AT 29 NOV 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

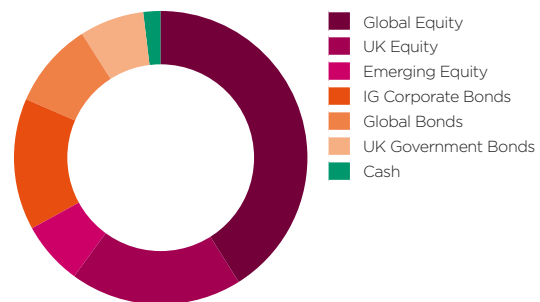
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	67.0%
Fixed Income	31.1%
Cash	1.9%
Total	100.0%



Strategy Holdings in Detail (%)

Asset Class	Sub Class	% Holding	Holding	%	
Equity: 67.0%	Global Equity	41.1	Vanguard FTSE Developed World Ex-UK Equity Index Institutional Plus Acc GBP	41.08	
	UK Equity	19.0	L&G UK Index Trust C Acc	18.96	
	Emerging Equity	7.0	Vanguard EM Stock Index Instit Plus Acc GBP	6.98	
Fixed Income: 31.1%	IG Corporate Bonds	14.5	L&G Sterling Corporate Bond Index C Acc	14.50	
	Global Bonds	9.5	Vanguard Global Bond Index Instit Plus Hgd Acc GBP	9.47	
	UK Government Bonds		7.1	L&G All Stocks Gilt Index Trust C Acc	5.00
				L&G All Stocks Index Linked Gilt Index Trust C Acc	2.10
Cash: 1.9%	Cash	1.9	Cash	1.91	

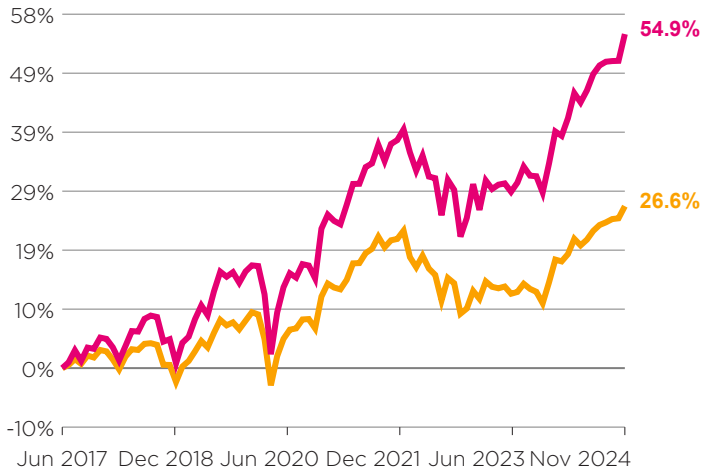
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

PERFORMANCE AND RISK OVERVIEW

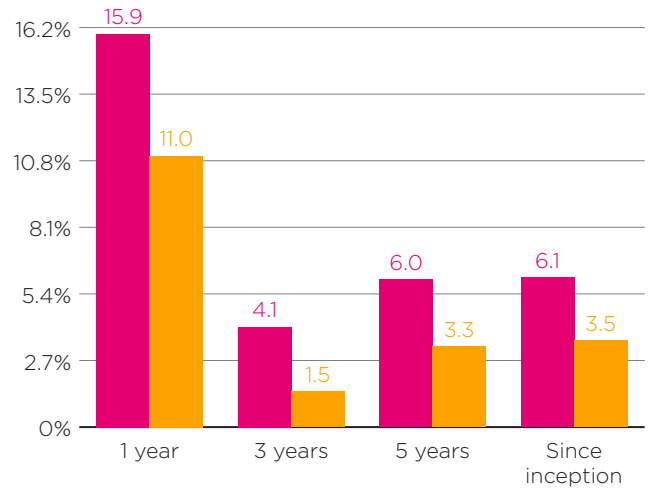
Pacific Balanced Efficient Passive Portfolio GBP from 31 Jan 2017 to 29 Nov 2024

● Pacific Balanced Efficient Passive Portfolio ● 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%	11.5%
ARC	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	7.5%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	6.1%	8.8%	0.5
ARC	3.5%	6.4%	0.3

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	6.1%	11.8%	-5.3%	2.6%	15.9%
ARC	3.7%	8.5%	-7.1%	1.2%	11.0%

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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