

PACIFIC MPS SOLUTIONS

PACIFIC BALANCED INCOME PORTFOLIO

GBP Strategy Sheet

AS AT 29 NOV 2024

OVERVIEW

Investment objective

The Portfolio aims to provide a regular income and capital growth, balancing capital preservation and equity market exposure.

Suitability

Designed for investors who seek a regular investment income together with capital growth over not less than 5 years and who are prepared to accept periodic capital losses to achieve a high total return.

Inception date

30 Mar 2012

Yield

4.03%

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

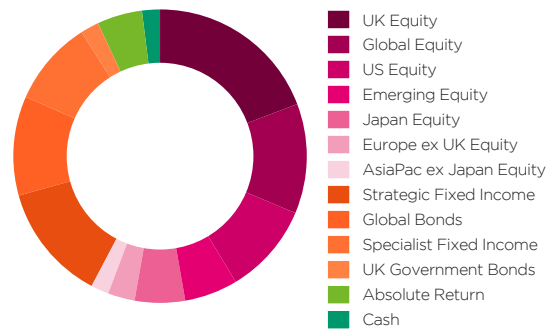
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.25%	0.21%	0.59%	1.05%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	57.7%
Fixed Income	35.3%
Diversifying Assets	5.0%
Cash	2.0%
Total	100.0%



Fund Holdings in Detail (%)

Asset Class	Sub Class	% Holding	Holding	%	
Equity: 57.7%	UK Equity	19.2	Man GLG Income D Professional Inc	7.10	
			Fidelity Enhanced Income W Inc	7.07	
			Fidelity Index UK Fund	5.06	
	Global Equity	12.1	Franklin Templeton Clearbridge Income Fund	6.10	
			Fidelity Global Enhanced Income W Inc	6.01	
	US Equity	10.0	Fidelity Index US P Inc	6.00	
			FTF ClearBridge US Equity Income S Inc GBP	4.04	
		Emerging Equity	5.9	JPM Emerging Markets Income C Inc	5.86
		Japan Equity	5.5	iShares Japan Equity Index Fund	5.55
	Europe ex UK Equity	3.0	BlackRock Continental European Income D Inc	2.96	
	AsiaPac ex Japan Equity	2.0	L&G Pacific Index Trust C Inc	1.97	
Fixed Income: 35.3%	Strategic Fixed Income	12.9	TwentyFour Dynamic Bond I Net Inc GBP	6.97	
			Close Sustainable Select Fixed Income Fund X Inc	5.97	
	Global Bonds	10.9	Jupiter Global Macro Bond U1 Inc GBP	6.95	
			Vanguard Global Bond Index Institutional Plus Hedged Inc GBP	4.00	
	Specialist Fixed Income	9.4	TwentyFour Monument Bond I Net Inc GBP	4.94	
UK Government Bonds	2.0	M&G Emerging Markets Bond IH Inc GBP	4.46		
Absolute Return: 5.0%	Absolute Return	5.0	L&G All Stocks Index Linked Gilt Index Trust C Inc	2.02	
			WS Ruffer Diversified Return I Inc	4.98	
Cash: 2.0%	Cash	2.0	Cash	1.98	

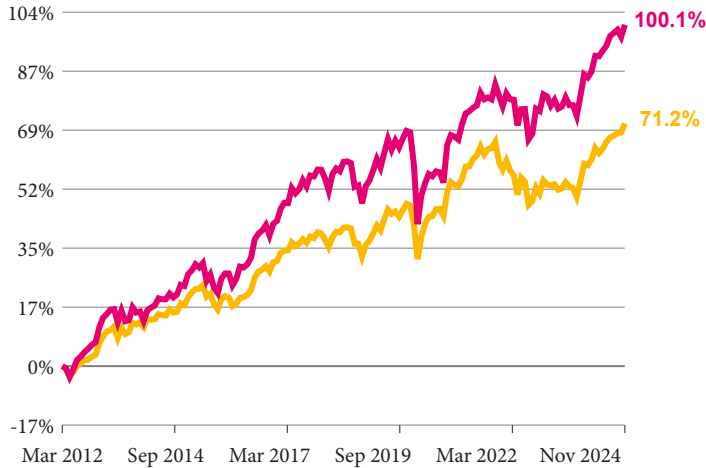
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

PERFORMANCE AND RISK OVERVIEW

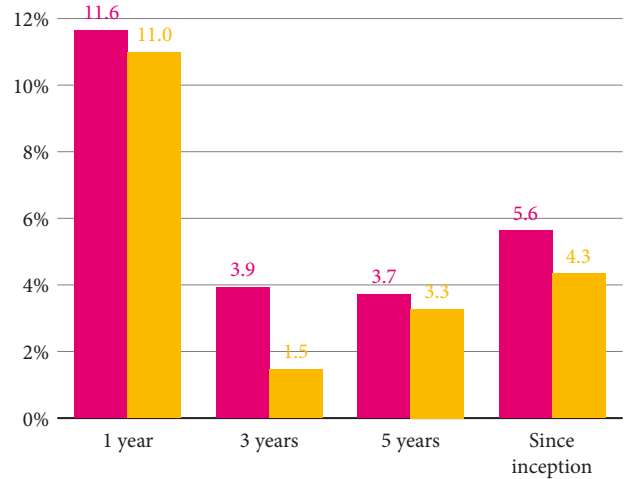
Pacific Balanced Income Portfolio GBP from 30 Mar 2012 to 29 Nov 2024

● Pacific Balanced Income Portfolio ● ARC Balanced

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2017	2018	2019	2020	2021	2022	2023	2024
Portfolio	11.2%	-6.3%	14.4%	-0.7%	8.8%	-4.2%	6.1%	7.8%
ARC	6.7%	-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	5.6%	7.4%	0.6
ARC	4.3%	6.0%	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	-1.1%	8.1%	-1.5%	2.1%	11.6%
ARC	3.7%	8.5%	-7.1%	1.2%	11.0%

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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