

PACIFIC MPS SOLUTIONS

PACIFIC BALANCED PORTFOLIO

GBP Strategy Sheet

AS AT 30 SEP 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

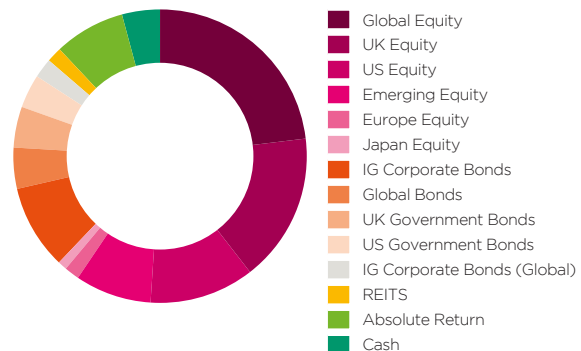
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.09%	0.68%	0.77%

*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	62.1
Fixed Income	24.2
Alternatives	1.7
Diversifying Assets	7.8
Cash	4.2
Total	100.0



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%
Total			100.0%

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.

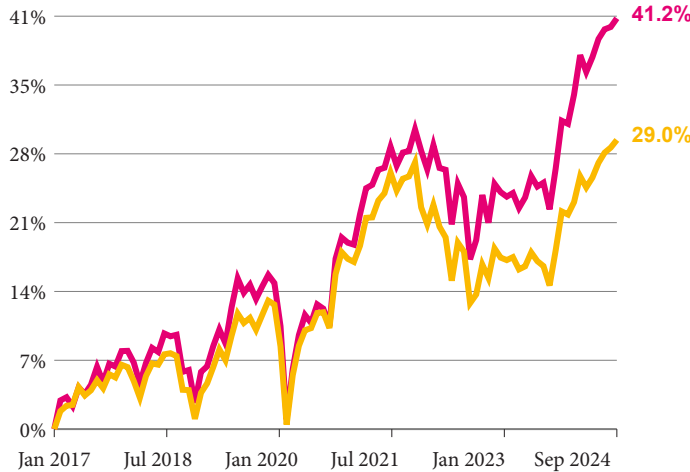
Asset Class	Sub Class	%	Holding	%	Access	Strategy
Equity: 62.1%	Global Equity	23.1	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	19.44	Passive	Efficient
			Pacific Longevity and Social Change Fund	1.63	Active	Dynamic
			iShares Edge MSCI World Value Factor	0.82	Factor	Dynamic
			SPDR MSCI World Utilities	0.50	Passive	Dynamic
			SPDR MSCI World Consumer Staples	0.46	Passive	Dynamic
			SPDR MSCI World Health Care	0.24	Passive	Dynamic
	UK Equity	16.4	L&G UK Index Trust	10.35	Passive	Efficient
			iShares Core FTSE 100	5.17	Passive	Dynamic
	US Equity	11.5	Vanguard FTSE 250 ETF	0.88	Passive	Dynamic
			SPDR S&P 500 ETF	5.58	Passive	Dynamic
			Vanguard S&P 500 UCITS ETF	2.66	Passive	Dynamic
			Pacific North American Opportunities	1.88	Active	Dynamic
			Xtrackers S&P 500 Equal Weight	0.79	Factor	Dynamic
	Emerging Equity	8.4	iShares Edge MSCI USA Value Factor	0.63	Factor	Dynamic
			Vanguard Emerging Markets Stock Index Institutional Plus	3.79	Passive	Efficient
			Pacific North of South EM All Cap	1.80	Active	Dynamic
			HSBC Hang Seng Tech UCITS ETF	1.51	Passive	Dynamic
	Europe Equity	1.6	Pacific North of South EM Income Opportunities	0.78	Active	Dynamic
			iShares Edge MSCI EM Value Factor	0.54	Factor	Dynamic
	Japan Equity	1.0	Vanguard FTSE Dev Eurp Ex UK	1.09	Passive	Dynamic
iShares Edge MSCI Europe Value Factor			0.56	Factor	Dynamic	
Fixed Income: 24.2%	IG Corporate Bonds (Global)	9.9	Vanguard FTSE Japan UCITS	0.74	Passive	Dynamic
			AVI Japan Opportunity Trust	0.26	Active	Dynamic
	Global Bonds	4.5	L&G Sterling Corporate Bond Index	6.97	Passive	Efficient
			Xtrackers USD Corporate Bond ETF	2.17	Passive	Dynamic
	UK Government Bonds	4.5	Pacific Coolabah Global Active Credit	0.77	Active	Dynamic
			Vanguard Global Bond Index Institutional Plus Hedged	4.52	Passive	Efficient
	US Government Bonds	3.7	L&G All Stocks Gilt Index Trust	2.42	Passive	Efficient
UK Inflation Linked Gilt 1.25% 2032			1.05	Direct	Dynamic	
IG Corporate Bonds (GBP)	1.6	L&G All Stocks Index Linked Gilt Trust	1.03	Passive	Efficient	
		US Treasury Inflation Protected 0.125% 2032	1.86	Direct	Dynamic	
Alternatives: 1.7%	REITS	1.7	US Treasury Inflation Protected 0.625% 2043	1.84	Direct	Dynamic
			HSBC GBP Corp Bond Index	1.58	Passive	Dynamic
			iShares UK Property ETF	0.88	Passive	Dynamic
Diversifying Assets: 7.8%	Absolute Return	4.8	Riverstone Energy Ltd	0.30	Direct	Dynamic
			iShares Global Property Securities Equity	0.27	Passive	Dynamic
	Diversifying Risk Assets	3.0	Tritax Big Box REIT	0.22	Active	Dynamic
			Pacific G10 Macro Rates	2.42	Active	Dynamic
			AQR Managed Futures UCITS	1.78	Active	Dynamic
			AQR Style Premia UCITS	0.59	Active	Dynamic
			PAM Rates 2s10s Steepener	1.22	Direct	Dynamic
Cash	4.2	FX Value Factor	0.37	Direct	Dynamic	
		FX Carry Factor	0.37	Direct	Dynamic	
		Rates FRB Factor	0.36	Direct	Dynamic	
			Rates Momentum Factor	0.36	Direct	Dynamic
			Rates Carry Factor	0.35	Direct	Dynamic
			Cash	4.18	Direct	

PERFORMANCE AND RISK OVERVIEW

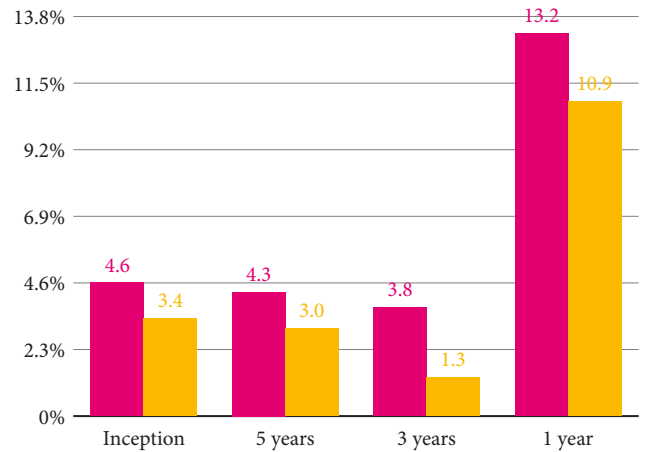
Pacific Balanced Portfolio GBP from 31 Jan 2017 to 30 Sep 2024

● 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%	7.8%
ARC	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	5.9%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	4.6%	7.3%	0.4
ARC	3.4%	6.5%	0.3

Year-on-year performance (%)

	30 Sep 19 to 30 Sep 20	30 Sep 20 to 30 Sep 21	30 Sep 21 to 30 Sep 22	30 Sep 22 to 29 Sep 23	29 Sep 23 to 30 Sep 24
Portfolio	-2.1%	12.8%	-7.4%	6.6%	13.2%
ARC	0.5%	10.9%	-9.1%	3.3%	10.9%

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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