

PACIFIC MPS SOLUTIONS

**PACIFIC SUSTAINABLE BALANCED**

GBP Strategy Sheet

AS AT 29 NOV 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

**CHARGES INFORMATION**

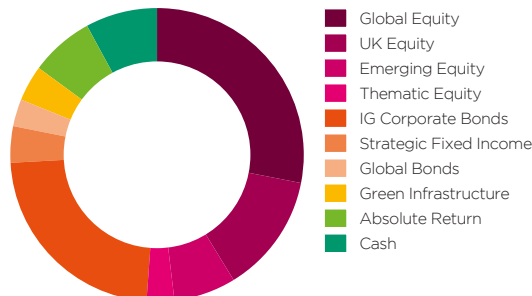
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.35%	0.10%	0.52%	0.97%

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

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	51.1%
Fixed Income	30.0%
Alternatives	11.0%
Cash	7.9%
<b>Total</b>	<b>100.0%</b>



**Fund Holdings in Detail (%)**

Asset Class	Sub Class	%	Holding	%
<b>Equity: 51.1%</b>	<b>Global Equity</b>	28.1	Schroder Global Sustainable Value Equity I	8.12
			L&G MSCI World Socially Responsible Investment (SRI) Index I Acc	8.00
			Janus Henderson Global Sustainable Equity G Acc GTR	5.99
			CT Responsible Global Equity Fund	5.98
			CT Responsible UK Equity B Acc	7.08
<b>UK Equity</b>	13.2	Janus Henderson UK Responsible Income G Acc	6.10	
		Vanguard ESG Emerging Markets All Cap Equity Index Institutional Plus Acc GBP	6.84	
<b>Emerging Equity</b>	6.8	Pacific Longevity and Social Change Fund GBP Z	3.04	
		<b>Thematic Equity</b>	3.0	
<b>Fixed Income: 30.0%</b>	<b>Investment Grade Corporate Bonds (Global)</b>	15.0	Rathbone Ethical Bond Fund I Acc GBP	6.00
			Aegon Ethical Corporate Bond B Acc	5.00
			Liontrust Sustainable Future Corporate Bond 2 Inc	4.03
			CT UK Social Bond ZNA GBP	7.96
<b>Investment Grade Corporate Bonds (GBP)</b>	8.0	EdenTree Responsible And Sustainable Sterling Bond B	4.00	
		<b>Strategic Fixed Income</b>	4.0	
<b>Global Bonds</b>	3.0	Wellington Global Impact Bond S Hedged Acc GBP	3.00	
		<b>Absolute Return</b>	7.0	
<b>Alternatives: 11.0%</b>	<b>Green Infrastructure</b>	3.9	BNY Mellon Sustainable Real Return Inst W Acc	7.01
			Edentree Green Infrastructure Acc	3.94
<b>Cash: 7.9%</b>	<b>Cash</b>	7.9	Cash	7.92

## 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.

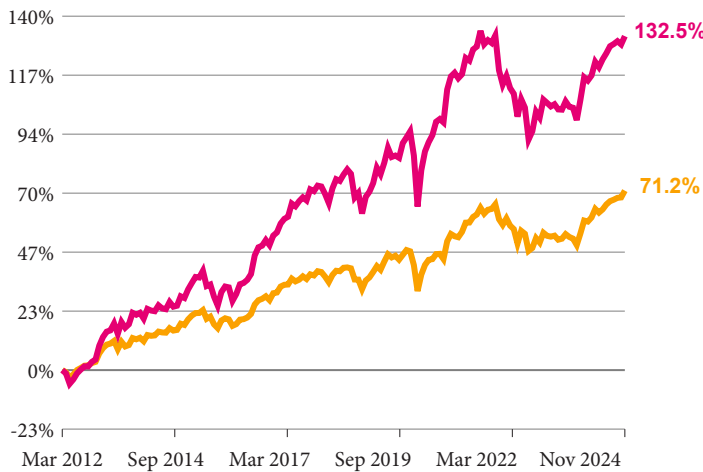


## PERFORMANCE AND RISK OVERVIEW

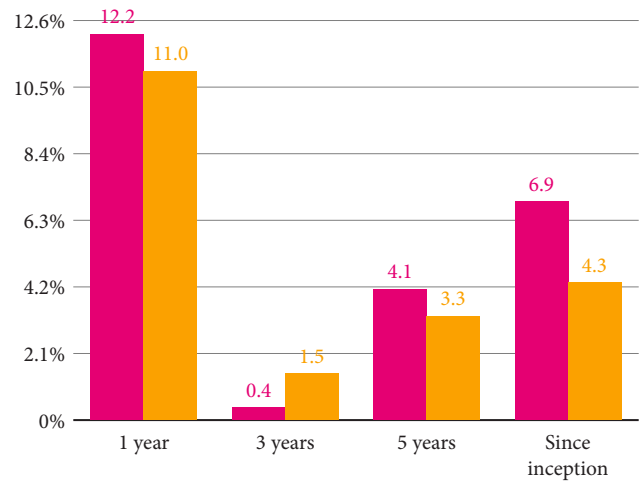
Pacific Sustainable Balanced Portfolio GBP from 30 Mar 2012 to 29 Nov 2024

● Pacific Sustainable Balanced Portfolio ● ARC Balanced

### 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%	7.6%
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	6.9%	8.3%	0.7
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	11.2%	8.8%	-11.9%	2.3%	12.2%
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.



## 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

**Pacific Asset Management**  
74 Wigmore Street,  
London, W1U 2SQ  
United Kingdom

**Contact us**  
T +44 20 3970 3100  
E info@pacificam.co.uk

**www.pacificam.co.uk**  
For more information,  
updates and to find out  
more please visit our website

**P>CIFIC**  
ASSET MANAGEMENT  
**> MOVE FORWARD**

### IMPORTANT INFORMATION - FOR AUTHORISED USE ONLY

This document is issued and approved by Pacific Capital Partners Limited (PCP), which is authorised and regulated by the Financial Conduct Authority. This document is intended primarily for internal use, but may be distributed upon request to investment professionals and exempt investors in accordance with the FSMA 2000 (Promotion of Collective Investment Schemes Exemptions Order 2005) for authorised purposes only. It does not constitute advice, an offer or a recommendation to purchase or sell any financial products and you should not rely on the information in making an investment decision. The information and analysis contained herein are based on sources believed to be reliable. However, we do not guarantee their timeliness, accuracy or completeness, nor do we accept liability for any loss or damage resulting from your use or reliance upon of this document. Any opinions expressed reflect our current judgment at the date of this document and are subject to change without notice. Past performance is not necessarily a guide to future performance. This report is not directed to or intended for distribution to or use by any person or entity in any jurisdiction where such distribution, publication or use would be unlawful. This document may not be reproduced (in whole or in part), transmitted, modified or used for any public or commercial purpose without the prior written permission of PCP. Pacific Asset Management is a trading name of PCP.