

A MODERN INVESTMENT SOLUTION THAT FITS YOUR NEEDS

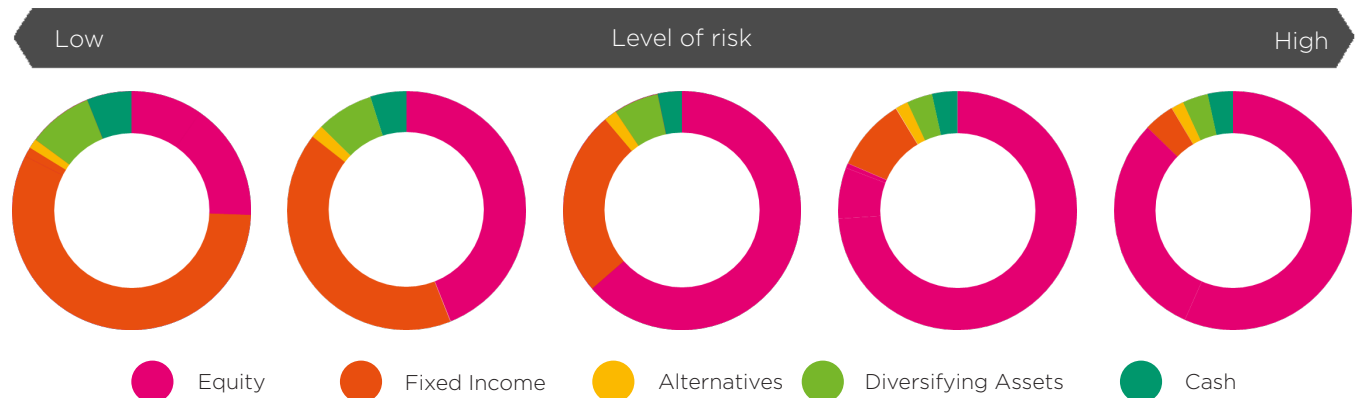
INNOVATIVE | HIGHLY DIVERSIFIED | COST EFFICIENT | RISK TARGETED | PROVEN INVESTMENT EXPERTISE

INTRODUCTION

Pacific Asset Management's Model Portfolio Service consists of five highly diversified multi-asset class portfolios designed to meet a range of client investment objectives.

ABOUT THE PORTFOLIOS

The Pacific Asset Management multi-asset portfolios are diversified across: Asset Class, Geography, Currency and Factor. Each portfolio carefully blends a mix of five broad asset classes: Equities, Fixed income, Alternatives, Diversifying Assets and Cash. By adjusting this mix, the portfolios cater for a range of investment goals and risk appetites.



DEFENSIVE

The Defensive Portfolio aims to generate stable investment returns over the long term, with a focus on capital preservation. It seeks to protect against the erosive effects of inflation.

CONSERVATIVE

The Conservative Portfolio aims to generate steady long term returns. This portfolio has a moderate growth profile whilst maintaining a cautious investment approach.

BALANCED

The Balanced Portfolio allocates across all asset classes blending both defensive and growth focused assets. Investors in this category have a moderate tolerance for risk.

ADVENTUROUS

The Adventurous Portfolio targets capital growth and would suit investors who accept a higher degree of risk. The portfolio holds a significant equity allocation.

AGGRESSIVE

This portfolio is designed to be suitable for an aggressive investor who is willing to accept a much higher level of risk in return for the potential of higher returns in the longer term.

Our association with Pacific Asset Management enables you to benefit from:

1. Institutional investment expertise:

Investment team with 50+ years combined industry experience across multi-asset, equities, fixed income, absolute return and private equity

2. Dynamic Management:

Portfolios benefit from dynamic asset allocation, instrument selection and active management, allowing them to be highly reactive as markets evolve

3. Cost Efficiency:

Blended solutions which invest across the breadth of the asset management space, combining low-cost Passive allocation with both Actively Managed funds & Direct securities

4. Modern Portfolio Approach:

Efficient portfolios combining the benefits of a 'unitised' multi-asset approach ensure that the total cost of the portfolio, including underlying fund charges remain competitive

50%

Efficient

The Efficient exposure invests across a variety of low cost tracker funds, diversified by asset class and region, based on extensive analysis of historic market data. This simple, but intelligent approach accounts for this part of the portfolio.

Your portfolio combines two complementary investment styles specifically designed to work in harmony with each other.

50%

Dynamic

The Dynamic exposure provides forward looking, multi-asset exposure through the corresponding Pacific Multi-Asset Accumulator fund. The asset allocation of the fund is actively managed and continually adjusting to navigate the prevailing market conditions. The fund provides diversified access to a blend of active, passive, factor strategies as well as direct securities, the composition of which will change over time as opportunities arise. This Dynamic access accounts for the remaining part of the portfolio.

✓	Risk Profiled	✓
✓	Multi-Asset	✓
✓	Cost Efficient	✓
✓	Annual Rebalancing	✓
	Continuous Rebalancing	✓
✓	Passively Managed	✓
	Actively Managed	✓
	Active Asset Allocation Tilts	✓
	Active Funds	✓
	Direct Securities	✓
✓	Tracker Funds	✓

- ✓ Capturing market-based returns using index tracking funds
- ✓ 2 Asset Classes
- ✓ 7 Sub Asset Classes
- ✓ 100% Passive Tracker Funds



- Forward looking overlay ✓
- 5 Asset Classes ✓
- 18 Sub Asset Classes ✓
- c.35 Underlying holdings ✓
- Including Active, Passive, Factor and Direct Securities ✓



PLEASE GET IN TOUCH

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