

Plus Strategy

PACIFIC MULTI-ASSET ACCUMULATOR RANGE

As at 31 Dec 2020

Volatility range

11.25% to 13.75% *

Investment team

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* There is no guarantee that targets will be met.

Note: Performance information

Past performance is not necessarily a guide to future performance. Please note that this analysis contains simulated data and does not represent actual performance or risk characteristics achieved by investors.

Performance is shown gross of fees prior to 1 Feb 2017 and net of fees from 1 Feb 2017.

The charts and tables on this document show the performance of the Pacific Multi-Asset Accumulator Conservative Strategy net of fees from 1 Feb 2017 to 31 Dec 2020.

Prior to 1 Feb 2017, the performance represents a composite of indices (51% MSCI AC World Daily Total Return Net Ex UK USD, 22% FTSE All-Share Index TR, 1% J.P. Morgan ELM1 Plus Composite, 6% IBOXX £ NGLT OA TR, 5% J.P. Morgan EMBI Global Core h, 10% US High Yield, 5% EPRA/NAREIT Dev TR USD).

Investment objective

The Pacific Multi-Asset Accumulator Plus Strategy will have the majority of assets invested in equity markets.

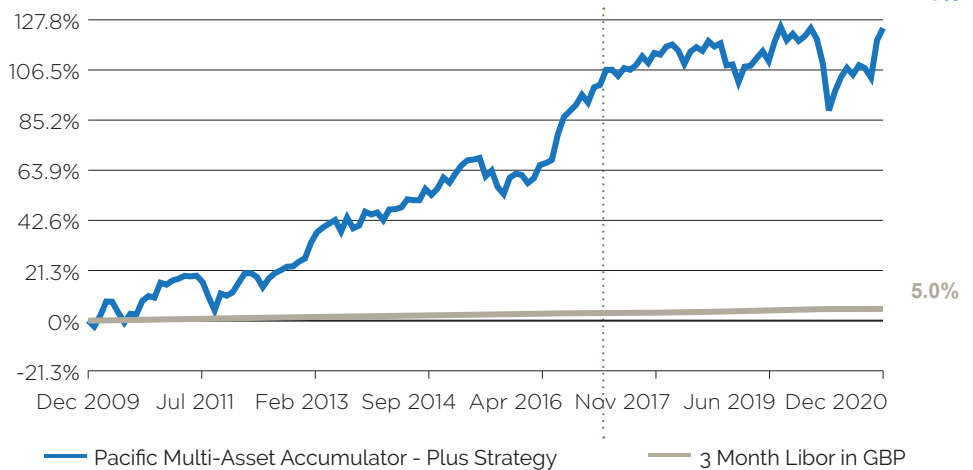
Investment strategy

A blended approach combining active, passive and direct investments across a diversified, global mix of assets classes including equities, fixed income, alternatives, diversifying assets and cash. The majority of assets will be invested in UK and global equities looking to capture the capital growth potential offered by an allocation to equities. The strategy may also have an allocation to fixed income securities including government, corporate and emerging market bonds to help protect capital and provide income. The remainder of that assets may be invested in diversifying asset strategies looking to generate positive returns with limited correlation to traditional asset classes e.g. bonds and equities.

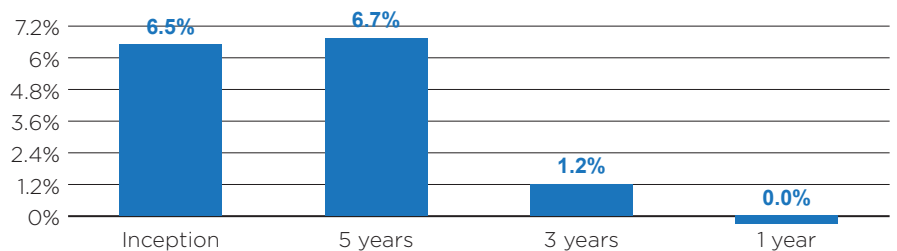
Strategy performance

From 31 Dec 2009 to 31 Dec 2020

Live data from 1 Feb 2017



Rolling annualised returns as at 31 Dec 2020



Period returns (%)

| 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | YTD | 6 mth |
|-------|-------|-------|-------|------|------|-------|------|-------|-------|-----|-------|
| 16.1% | -3.5% | 12.8% | 15.5% | 8.7% | 2.1% | 23.0% | 8.7% | -7.0% | 11.4% | 0.0 | 0.0 |

Risk and returns statistics

| Annualised return | Cumulative return | Return/Risk ratio | Annualised volatility |
|-------------------|-------------------|-------------------|-----------------------|
| 6.5% | 124.3% | 10.2% | 0.7 |

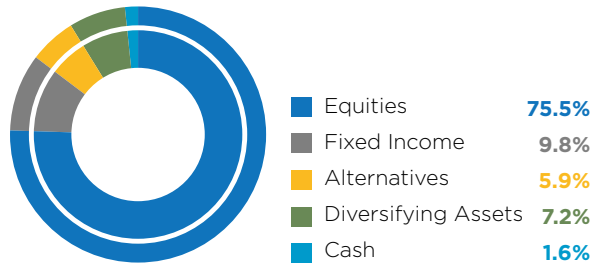
Source: Pacific Asset Management as at 31 Dec 2020

Strategy breakdown

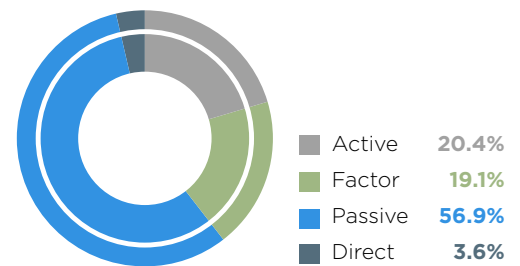
Asset classes: 5
Sub classes: 14
Holdings: 29
Access classes: 4

All holdings data as at 31 Dec 2020

Asset allocation



Access allocation



| Asset Class | Sub Class | % | Holding | % | Access Class |
|---------------------------|--------------------------|------|---|-------|--------------|
| Equities: 75.5% | UK Equity | 21.6 | ishares Core FTSE 100 | 16.26 | Passive |
| | | | Jupiter UK Special Sit-I Acc | 5.33 | Active |
| | Emerging Equity | 17.5 | ishares Core EM Imi Acc | 10.38 | Passive |
| | | | Pacific North of South EM All Cap | 5.83 | Active |
| | | | Powershares FTSE Rafi Emerging | 1.32 | Factor |
| | US Equity | 17.5 | Vanguard S&P 500 UCITS ETF | 10.62 | Passive |
| | | | iShares Edge MSCI USA Value | 6.85 | Factor |
| | Japan Equity | 7.8 | Vanguard FTSE Japan UCITS | 7.25 | Passive |
| | Europe Equity | 6.4 | AVI Japan Opportunity Trust | 0.60 | Active |
| | | | Vanguard FTSE Dev Eurp Ex UK | 3.20 | Passive |
| | Global Equity | 4.4 | ishares edge MSCI Erp Value | 3.19 | Factor |
| | | | ishares Edge MSCI World Value | 3.56 | Factor |
| | AsiaPac ex Japan Equity | 0.3 | iShares Gold Producers UCITS ETF | 0.80 | Passive |
| Fixed Income: 9.8% | EM Bonds | 6.3 | ishares Core MSCI Pacif X-Jp | 0.31 | Passive |
| | | | Xtrackers II USD EM Bond UCITS ETF | 3.21 | Factor |
| | | | L&G Emerging Market Government Bond (Local Currency) Index Fund | 2.15 | Passive |
| | High Yield Bonds | 3.4 | ishares JPM USD EM Bond | 0.97 | Factor |
| | | | PIMCO Global High Yield | 1.75 | Active |
| Alternatives: 5.9% | Commodity | 4.0 | AQR Style Premia High Yield Credit | 1.69 | Active |
| | REITS | 1.9 | iShares Physical Gold ETC | 3.99 | Passive |
| Diversifying Assets: 7.2% | Absolute Return | 5.2 | iShares Global Property Securities Equity | 1.91 | Passive |
| | | | Pacific G10 Macro Rates | 2.57 | Active |
| | | | GMO SGM Major Markets | 1.96 | Active |
| | | | AQR Style Premia UCITS | 0.38 | Active |
| | Diversifying Risk Assets | 2.0 | GAM Star Global Rates Inc - GBP | 0.26 | Active |
| | | | FX Carry Factor | 0.67 | Direct |
| | | | Rates FRB Factor | 0.66 | Direct |
| Cash: 1.6% | Cash | 1.6 | FX Value Factor | 0.65 | Direct |
| | | | Cash | 1.65 | Direct |

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