

## PACIFIC MPS SOLUTIONS

# PACIFIC DEFENSIVE EFFICIENT PASSIVE PORTFOLIO

## GBP Strategy Sheet

AS AT 31 MAR 2025

## OVERVIEW

### Investment objective

The Portfolio aims to generate steady long term returns. This Portfolio has a strong focus on the protection of capital with limited equity market exposure, using low-cost passive investments.

### Suitability

Designed for investors who seek investment growth over not less than 5 years, and who are prepared to accept some short-term potential for capital losses to generate potentially higher returns.

### Benchmarks

ARC Cautious

### Asset allocation profile

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 35%.

### Risk profile

The portfolio adopts a low to moderate approach to risk and it is anticipated its volatility will not exceed 35% of global market equity volatility.



### Inception date

31 Jan 2017

## CHARGES INFORMATION

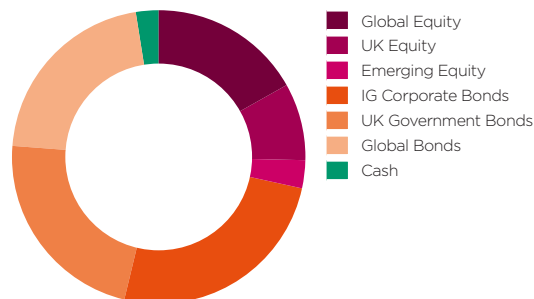
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

## PORTFOLIO HOLDINGS OVERVIEW

### Current Asset Allocation (%)

Equity	28.4%
Fixed Income	69.1%
Cash	2.5%
<b>Total</b>	<b>100.0%</b>



### Strategy Holdings in Detail (%)

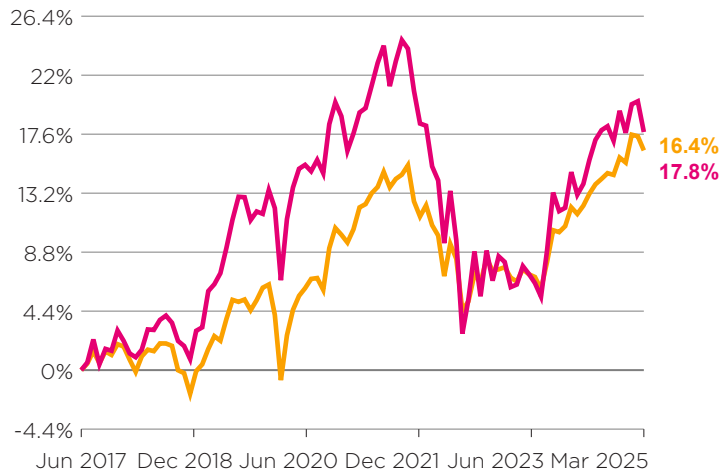
Asset Class	Sub Class	%	Holding	%
Equity: 28.4%	Global Equity	16.8	Vanguard FTSE Developed World Ex-UK Equity Index Inst Plus	16.85
	UK Equity	8.5	L&G UK Index Trust C Acc	8.50
	Emerging Equity	3.1	Vanguard EM Stock Index Instit Plus Acc GBP	3.08
Fixed Income: 69.1%	IG Corporate Bonds	25.3	L&G Sterling Corporate Bond Index C Acc	25.33
	UK Government Bonds	22.4	L&G All Stocks Gilt Index Trust C Acc	16.01
			L&G All Stocks Index Linked Gilt Index Trust C Acc	6.43
	Global Bonds	21.3	Vanguard Global Bond Index Inst Plus Hedged Acc	21.29
Cash: 2.5%	Cash	2.5	Cash	2.51

## PERFORMANCE AND RISK OVERVIEW

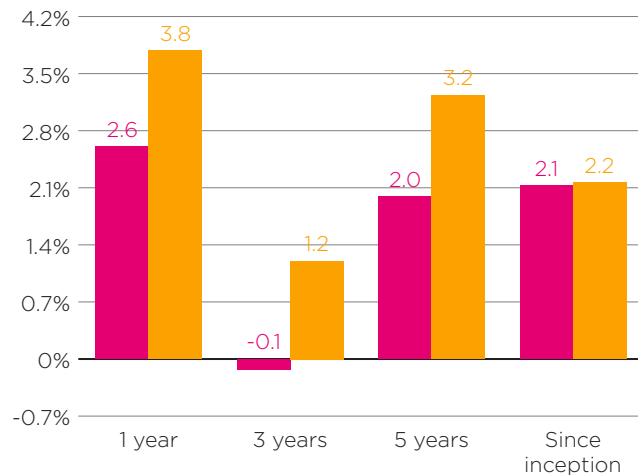
Pacific Defensive Efficient Passive Portfolio GBP from 31 Jan 2017 to 31 Mar 2025

● Pacific Defensive Efficient Passive Portfolio ● ARC Cautious

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024	2025
Portfolio	-2.1%	10.7%	7.4%	3.3%	-14.9%	7.3%	3.9%	0.0%
ARC	-3.6%	8.1%	4.2%	4.2%	-7.6%	3.7%	4.6%	0.8%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	2.1%	5.4%	0.1
ARC	2.2%	4.1%	0.1

### Year-on-year performance (%)

	31 Mar 20 to 31 Mar 21	31 Mar 21 to 31 Mar 22	31 Mar 22 to 31 Mar 23	31 Mar 23 to 28 Mar 24	28 Mar 24 to 31 Mar 25
Portfolio	10.3%	0.5%	-8.2%	5.8%	2.6%
ARC	11.3%	1.6%	-4.2%	4.3%	3.8%

### 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.

## PLEASE GET IN TOUCH

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

**Contact us**  
T +44 20 3970 3100  
E [info@pacificam.co.uk](mailto:info@pacificam.co.uk)

**[www.pacificam.co.uk](http://www.pacificam.co.uk)**  
For more information,  
updates and to find out  
more please visit our website

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