

PACIFIC MPS SOLUTIONS

**PACIFIC CONSERVATIVE 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 moderate growth profile whilst maintaining a cautious investment approach, 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 the prospect of some short-term capital losses to achieve a higher return.

**Benchmarks**

ARC Cautious

**Asset allocation profile**

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 60%.

**Risk profile**

The portfolio adopts a moderate approach to risk and it is anticipated its volatility will not exceed 60% of global market equity volatility.



**Inception date**

31 Jan 2017

**CHARGES INFORMATION**

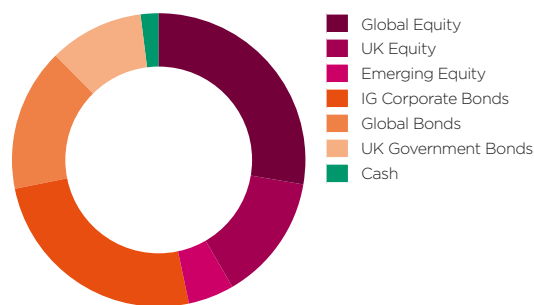
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	46.7%
Fixed Income	51.3%
Cash	2.0%
<b>Total</b>	<b>100.0%</b>



**Strategy Holdings in Detail (%)**

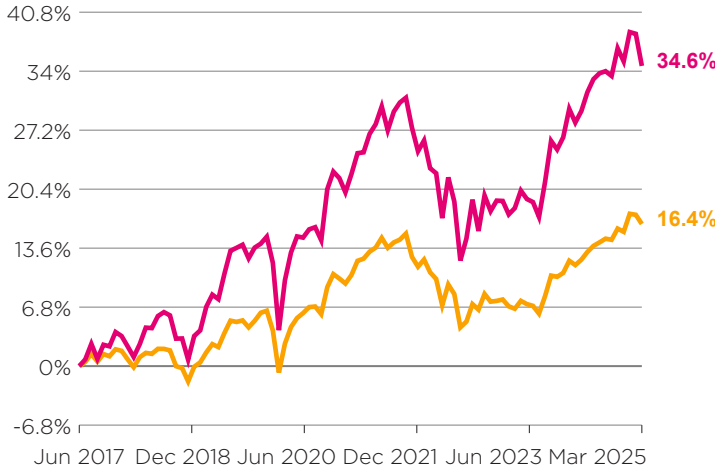
Asset Class	Sub Class	%	Holding	%	
Equity: 46.7%	Global Equity	27.7	Vanguard FTSE Developed World Ex-UK Equity Index Inst Plus	27.67	
	UK Equity	14.0	L&G UK Index Trust C Acc	13.96	
	Emerging Equity	5.1	Vanguard EM Stock Index Instit Plus Acc GBP	5.06	
Fixed Income: 51.3%	IG Corporate Bonds	25.2	L&G Sterling Corporate Bond Index C Acc	25.16	
	Global Bonds	15.7	Vanguard Global Bond Index Inst Plus Hedged Acc	15.74	
	UK Government Bonds		10.4	L&G All Stocks Gilt Index Trust C Acc	7.43
				L&G All Stocks Index Linked Gilt Index Trust C Acc	2.99
Cash: 2.0%	Cash	2.0	Cash	1.99	

**PERFORMANCE AND RISK OVERVIEW**

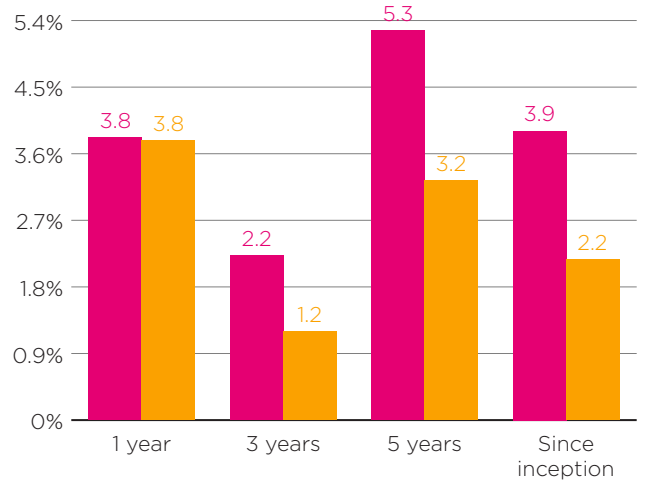
Pacific Conservative Efficient Passive Portfolio GBP from 31 Jan 2017 to 31 Mar 2025

● Pacific Conservative Efficient Passive Port- ● ARC Cautious

**Cumulative Performance (%)**



**Period Returns (%)**



**Annual returns (%)**

	2018	2019	2020	2021	2022	2023	2024	2025
<b>Portfolio</b>	-3.1%	13.3%	7.3%	7.0%	-11.7%	9.0%	7.3%	-0.4%
<b>ARC</b>	-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
<b>Portfolio</b>	3.9%	6.6%	0.3
<b>ARC</b>	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
<b>Portfolio</b>	17.3%	3.2%	-5.5%	8.9%	3.8%
<b>ARC</b>	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**

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