

PACIFIC MPS SOLUTIONS

**CONSERVATIVE PASSIVE PORTFOLIO**

GBP Strategy Sheet

AS AT 30 APR 2024

**OVERVIEW**

**Investment objective**

The Portfolio aims to achieve capital growth with a focus on capital preservation, by combining lower risk investments and equity market exposure, using low-cost passive investments.

**Suitability**

Designed for investors who seek a lower-cost means of achieving 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 high return.

**Inception date**

30 Jun 2017

**Asset allocation profile**

The portfolio can invest across all asset classes using passive instruments, 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.

**Benchmarks and Return Objective**

ARC Composite (Cautious & Balanced) | CPI +2%

**CHARGES INFORMATION**

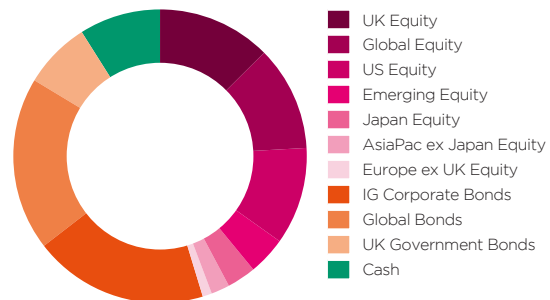
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.20%	0.04%	0.08%	0.32%

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

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	45.3
Fixed Income	45.7
Cash	9.0
<b>Total</b>	<b>100.0</b>



**Fund Holdings in Detail (%)**

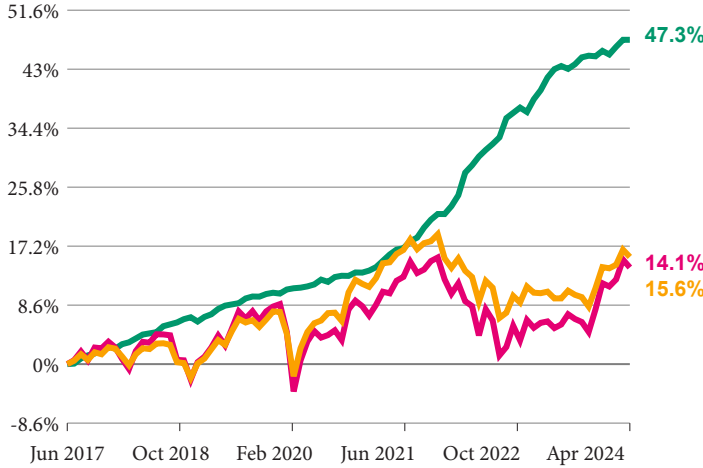
Asset Class	Sub Class	%	Holding	%	
Equity: 45.3%	UK Equity	12.5	Fidelity Index UK Fund	12.55	
	Global Equity	11.6	Vanguard FTSE Developed World ex-UK Equity Index Institutional Plus	11.56	
	US Equity	10.7	Fidelity Index US P	10.73	
	Emerging Equity	4.2	iShares Emerging Markets Equity Index Fund UK	4.20	
	Japan Equity	3.2	iShares Japan Equity Index Fund	3.19	
	AsiaPac ex Japan Equity	2.0	iShares Pacific ex Japan Equity Index Fund UK	2.04	
	Europe ex UK Equity	1.0	Vanguard FTSE Developed Europe ex-UK Equity Index Institutional Plus Acc GBP	1.02	
Fixed Income: 45.7%	IG Corporate Bonds (Global)	19.2	L&G Sterling Corporate Bond Index	19.24	
	Global Bonds	19.1	Vanguard Global Bond Index Institutional Plus Hedged	19.11	
	UK Government Bonds			L&G All Stocks Index Linked Gilt Trust	4.59
			7.4	L&G All Stocks Gilt Index Trust	2.81
Cash: 9.0%	Cash	9.0	Cash	8.96	

**PERFORMANCE AND RISK OVERVIEW**

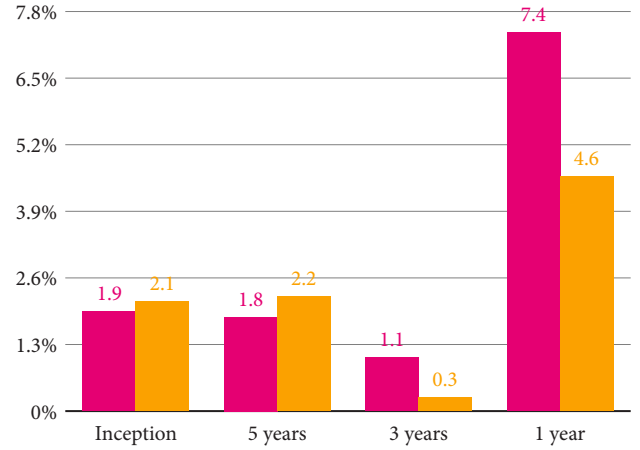
Conservative Passive Portfolio GBP from 30 Jun 2017 to 30 Apr 2024

● Conservative Passive Portfolio GBP    ● ARC Composite (Cautious & Balanced)    ● CPI +2%

**Cumulative Performance (%)**



**Period Returns (%)**



**Annual returns (%)**

	2018	2019	2020	2021	2022	2023	2024
Portfolio	-5.3%	10.9%	0.8%	5.8%	-10.5%	8.1%	2.1%
ARC Index	-4.4%	9.9%	4.3%	5.9%	-8.4%	4.7%	1.3%
CPI +2%	4.2%	3.3%	2.7%	7.5%	12.7%	6.0%	1.1%

**Performance and risk characteristics**

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	1.9%	6.6%	0.1
ARC Index	2.1%	5.4%	0.1
CPI +2%	5.8%	1.8%	2.5

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

	30 Apr 19 to 30 Apr 20	30 Apr 20 to 30 Apr 21	30 Apr 21 to 29 Apr 22	29 Apr 22 to 28 Apr 23	28 Apr 23 to 30 Apr 24
Portfolio	-3.5%	10.0%	-1.3%	-2.7%	7.4%
ARC Index	-1.2%	12.1%	-1.0%	-2.7%	4.6%
CPI +2%	2.9%	3.5%	8.3%	12.3%	5.3%

**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.

**PLEASE GET IN TOUCH**

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