

## PACIFIC MPS SOLUTIONS

# PACIFIC BALANCED EFFICIENT PASSIVE PORTFOLIO

## GBP Strategy Sheet

AS AT 31 MAR 2025

## OVERVIEW

### Investment objective

The Portfolio aims to achieve capital growth, balancing capital preservation and 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 periodic capital losses to achieve a higher return.

### Benchmarks

ARC Balanced

### Asset allocation profile

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 85%.

### Risk profile

The portfolio adopts a moderate to higher approach to risk and it is anticipated its volatility will not exceed 85% of global market equity volatility.



### Inception date

31 Jan 2017

## CHARGES INFORMATION

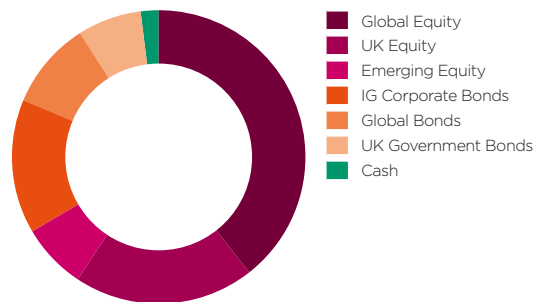
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.03%	0.08%	0.26%

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

## PORTFOLIO HOLDINGS OVERVIEW

### Current Asset Allocation (%)

Equity	66.5%
Fixed Income	31.5%
Cash	2.0%
<b>Total</b>	<b>100.0%</b>



### Strategy Holdings in Detail (%)

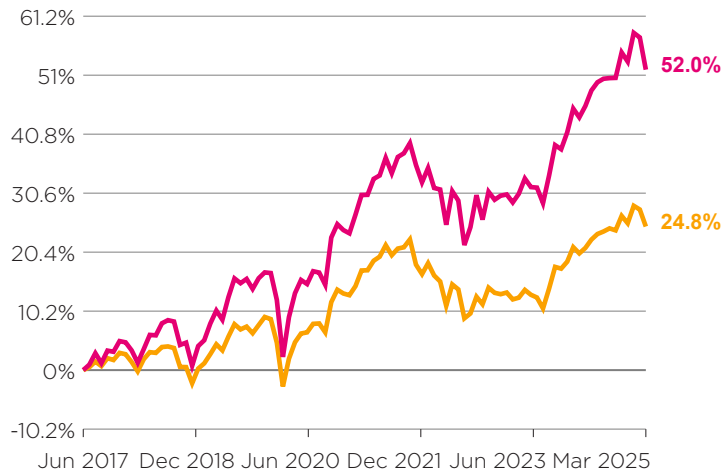
Asset Class	Sub Class	%	Holding	%
Equity: 66.5%	Global Equity	39.4	Vanguard FTSE Developed World Ex-UK Equity Index Inst Plus	39.42
	UK Equity	19.9	L&G UK Index Trust C Acc	19.89
	Emerging Equity	7.2	Vanguard EM Stock Index Instit Plus Acc GBP	7.21
Fixed Income: 31.5%	IG Corporate Bonds	14.8	L&G Sterling Corporate Bond Index C Acc	14.80
	Global Bonds	9.7	Vanguard Global Bond Index Inst Plus Hedged Acc	9.67
	UK Government Bonds	7.0	L&G All Stocks Gilt Index Trust C Acc	5.01
			L&G All Stocks Index Linked Gilt Index Trust C Acc	2.02
Cash: 2.0%	Cash	2.0	Cash	1.98

## PERFORMANCE AND RISK OVERVIEW

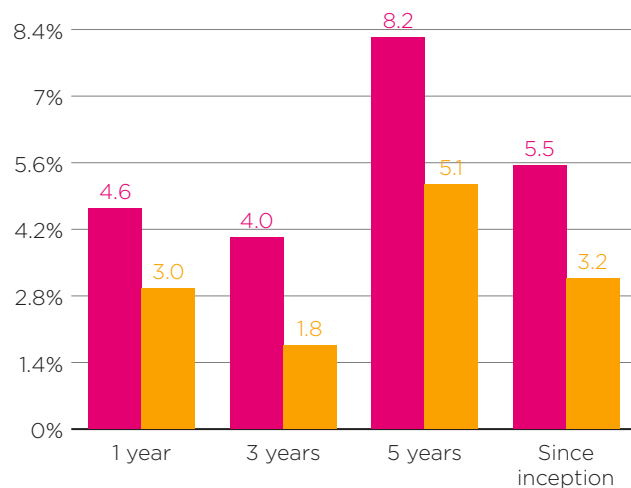
Pacific Balanced Efficient Passive Portfolio GBP from 31 Jan 2017 to 31 Mar 2025

● Pacific Balanced Efficient Passive Portfolio ● ARC Balanced

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024	2025
Portfolio	-4.0%	16.0%	7.1%	11.2%	-9.5%	10.2%	10.4%	-0.9%
ARC	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	6.4%	-0.5%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	5.5%	8.8%	0.4
ARC	3.2%	6.3%	0.2

### 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	24.0%	6.4%	-3.5%	11.6%	4.6%
ARC	17.9%	3.5%	-4.5%	7.2%	3.0%

### 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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