

PACIFIC MPS SOLUTIONS

**PACIFIC BALANCED EFFICIENT
PASSIVE PORTFOLIO**

GBP Strategy Sheet
AS AT 31 MAR 2026



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.

Inception date

31 Jan 2017

Benchmarks and Return Objective

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.



CHARGES INFORMATION

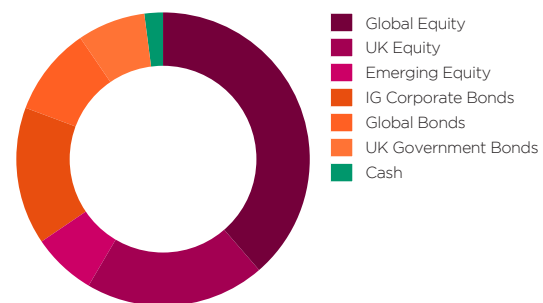
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	65.5%
Fixed Income	32.4%
Cash	2.0%
Total	100.0%



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%	
Equity: 65.5%	Global Equity	38.6	Vanguard FTSE Dev World ex-UK Equity Index Inst Plus Acc	38.63	
	UK Equity	19.8	L&G UK Index Trust C Acc	19.83	
	Emerging Equity	7.0	Vanguard EM Stock Index Inst Plus Acc GBP	7.05	
Fixed Income: 32.4%	IG Corporate Bonds	15.2	L&G Sterling Corporate Bond Index C Acc	15.17	
	Global Bonds	9.8	Vanguard Global Bond Index Inst Plus Hedged Acc	9.78	
	UK Government Bonds		7.5	L&G All Stocks Gilt Index Trust C Acc	5.23
				L&G All Stocks Index Linked Gilt Index Trust C Acc	2.25
Cash: 2.0%	Cash	2.0	Cash	2.05	

Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

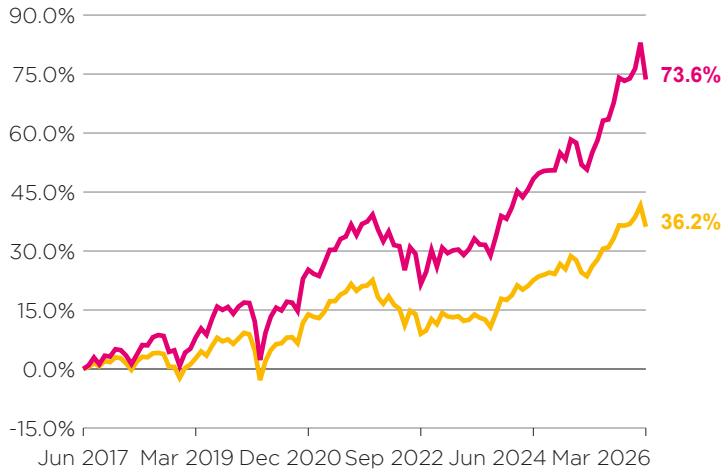
PERFORMANCE AND RISK OVERVIEW

Pacific Balanced Efficient Passive Portfolio GBP from 31 Jan 2017 to 31 Mar 2026

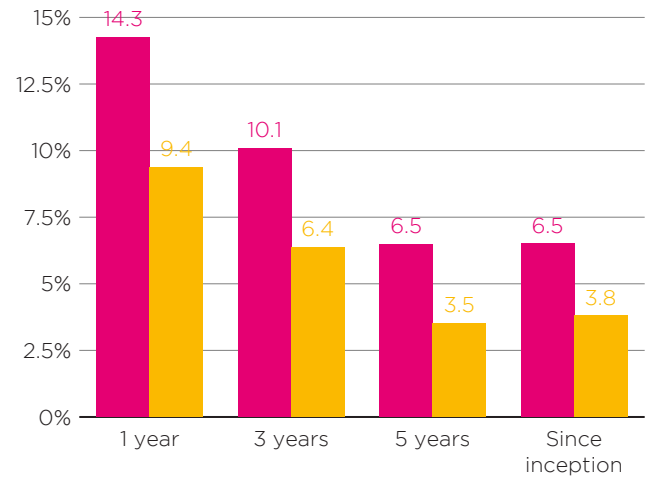
● Pacific Balanced Efficient Passive Portfolio

● ARC Balanced

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2019	2020	2021	2022	2023	2024	2025	2026
Portfolio	16.0%	7.1%	11.2%	-9.5%	10.2%	10.4%	13.4%	-0.1%
ARC	11.7%	4.3%	7.6%	-9.1%	5.8%	6.4%	9.1%	-0.5%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	6.5%	8.6%	0.5
ARC	3.8%	6.2%	0.3

Year-on-year performance (%)

	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	31 Mar 25 to 31 Mar 26
Portfolio	6.4%	-3.5%	11.6%	4.6%	14.3%
ARC	3.5%	-4.5%	7.2%	2.7%	9.4%

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.

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