

## PACIFIC MPS SOLUTIONS

# PACIFIC BALANCED INCOME PORTFOLIO

## GBP Strategy Sheet

AS AT 31 MAR 2025

### OVERVIEW

#### Investment objective

The Portfolio aims to provide a regular income and capital growth, balancing capital preservation and equity market exposure.

#### Suitability

Designed for investors who seek a regular investment income together with capital growth over not less than 5 years and who are prepared to accept periodic capital losses to achieve a high total return.

#### Inception date

30 Mar 2012

#### Yield

4.08%

#### 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.

#### Benchmarks and Return Objective

ARC Balanced

### CHARGES INFORMATION

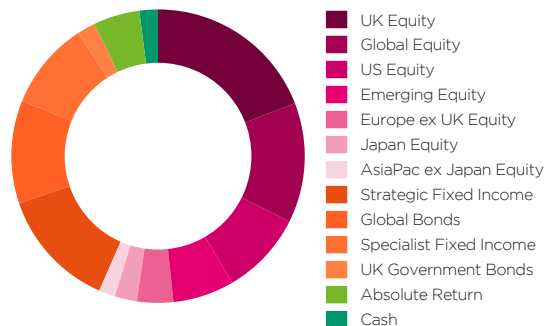
| DFM   | Transaction Costs | Ongoing Charges Figure | Total Charges* |
|-------|-------------------|------------------------|----------------|
| 0.25% | 0.23%             | 0.61%                  | 1.09%          |

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

### PORTFOLIO HOLDINGS OVERVIEW

#### Current Asset Allocation (%)

|                     |               |
|---------------------|---------------|
| Equity              | 56.6%         |
| Fixed Income        | 36.3%         |
| Diversifying Assets | 5.1%          |
| Cash                | 2.0%          |
| <b>Total</b>        | <b>100.0%</b> |



#### Fund Holdings in Detail (%)

| Asset Class           | Sub Class               | %    | Holding  | %    |
|-----------------------|-------------------------|------|--|------|
| Equity: 56.6%         | UK Equity               | 19.1 | Man GLG Income D Professional Inc                            | 7.07 |
|                       |                         |      | Fidelity Enhanced Income W Inc                               | 7.05 |
|                       |                         |      | Fidelity Index UK Fund                                       | 5.02 |
|                       |                         |      | Franklin Templeton Clearbridge Income Fund                   | 7.29 |
|                       | Global Equity           | 13.2 | Fidelity Global Enhanced Income W Inc                        | 5.90 |
|                       |                         |      | Fidelity Index US P Inc                                      | 5.40 |
|                       | US Equity               | 9.2  | FTF ClearBridge US Equity Income S Inc GBP                   | 3.84 |
|                       |                         |      | JPM Emerging Markets Income C Inc                            | 6.75 |
|                       | Emerging Equity         | 6.7  | BlackRock Continental European Income D Inc                  | 3.99 |
|                       |                         |      | iShares Japan Equity Index Fund                              | 2.45 |
| Fixed Income: 36.3%   | Europe ex UK Equity     | 4.0  | L&G Pacific Index Trust C Inc                                | 1.81 |
|                       |                         |      | TwentyFour Dynamic Bond I Net Inc GBP                        | 7.09 |
|                       | Japan Equity            | 2.4  | Close Sustainable Select Fixed Income Fund X Inc             | 6.13 |
|                       |                         |      | Jupiter Global Macro Bond U1 Inc GBP                         | 7.26 |
|                       | AsiaPac ex Japan Equity | 1.8  | Vanguard Global Bond Index Institutional Plus Hedged Inc GBP | 4.09 |
|                       |                         |      | TwentyFour Monument Bond I Net Inc GBP                       | 5.11 |
|                       | Strategic Fixed Income  | 13.2 | M&G Emerging Markets Bond IH Inc GBP                         | 4.60 |
|                       |                         |      | L&G All Stocks Index Linked Gilt Index Trust C Inc           | 2.02 |
|                       | Global Bonds            | 11.4 | WS Ruffer Diversified Return I Inc                           | 5.09 |
|                       |                         |      | Cash   | 2.05 |
| Absolute Return: 5.1% | Specialist Fixed Income | 9.7  |  |      |
|                       |                         |      |  |      |
| UK Government Bonds   | 2.0                     | 2.0  |  |      |
|                       |                         |      |  |      |
| Absolute Return: 5.1% | Absolute Return         | 5.1  |  |      |
|                       |                         |      |  |      |
| Cash: 2.0%            | Cash                    | 2.0  |  |      |
|                       |                         |      |  |      |

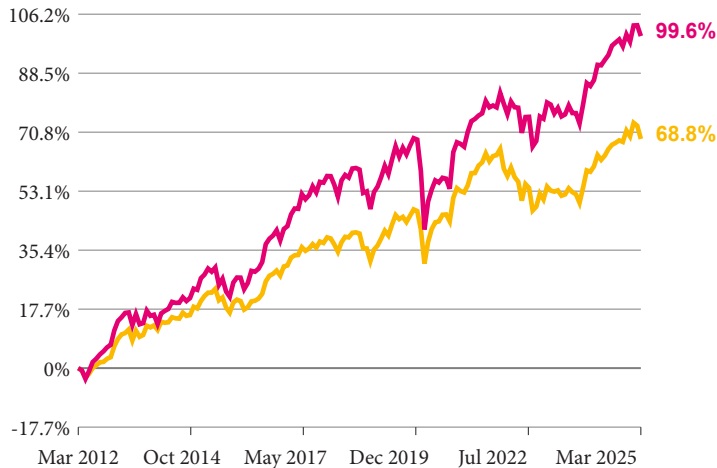
## PERFORMANCE AND RISK OVERVIEW

Pacific Balanced Income Portfolio GBP from 30 Mar 2012 to 31 Mar 2025

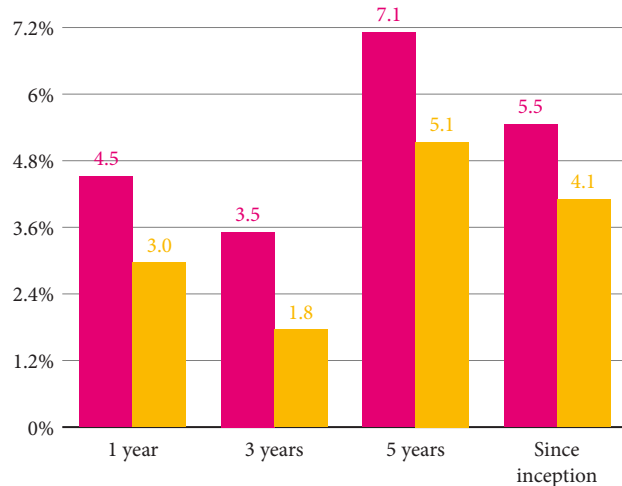
● Pacific Balanced Income Portfolio

● ARC Balanced

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

|           | 2018  | 2019  | 2020  | 2021 | 2022  | 2023 | 2024 | 2025  |
|-----------|-------|-------|-------|------|-------|------|------|-------|
| Portfolio | -6.3% | 14.4% | -0.7% | 8.8% | -4.2% | 6.1% | 6.7% | 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%                           | 7.4%                      | 0.6          |
| ARC       | 4.1%                           | 6.0%                      | 0.5          |

### 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 | 20.7%                  | 5.3%                   | -2.0%                  | 8.3%                   | 4.5%                   |
| ARC       | 17.9%                  | 3.5%                   | -4.5%                  | 7.2%                   | 3.0%                   |

### 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.

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