

PACIFIC MPS SOLUTIONS

BALANCED GROWTH PORTFOLIO

GBP Strategy Sheet

AS AT 28 MAR 2024

OVERVIEW

Investment objective

The Balanced Growth Portfolio aims to achieve capital growth, balancing capital preservation and equity market exposure.

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

30 Mar 2012

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 | CPI +3%

CHARGES INFORMATION

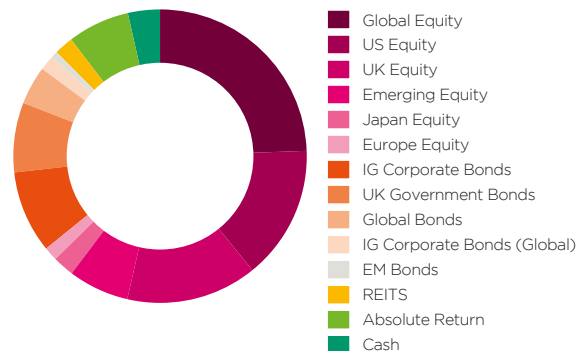
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.14%	0.71%	0.85%

*Total Charges includes all ongoing fund charges and transaction costs. There is no DFM fee for this portfolio. Total excludes adviser and platform charges.

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	64.1
Fixed Income	23.4
Alternatives	2.1
Diversifying Assets	6.8
Cash	3.5
Total	100.0



Please note:

The full look through allocation shows the combined weightings for the Efficient and Dynamic Strategies.

Fund Holdings in Detail (%)

Sector	Security Name	Currency	Weightings
Dynamic Overlay Strategy	Multi Asset Accumulator - Core Fund Overlay GBP A	GBP	50.0%
Global Equity	Vanguard FTSE Dev. Wld. ex-UK Eq Inst Plus Acc GBP	GBP	19.4%
UK Equity	L&G UK Index Trust	GBP	9.8%
Emerging Equity	Vanguard EM Stock Index Inst Plus Acc GBP	GBP	3.6%
IG Corporate Bonds	L&G Sterling Corporate Bond Index C Acc	GBP	7.0%
Global Bonds	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	GBP	4.5%
UK Government Bonds	L&G All Stocks Gilt Index Trust	GBP	2.5%
UK Government Bonds	L&G All Stocks Index Linked Gilt Trust	GBP	1.1%
Cash	Sterling Cash	GBP	2.0%
Total			100.0%

FULL LOOK THROUGH HOLDINGS (%)

The full look through allocation shows the combined holdings and weightings for the Dynamic and Efficient strategies. The Dynamic exposure is actively managed, investing across passive, active, direct and factor strategies.

Asset Class	Sub Class	%	Holding	%	Access	Strategy
Equity: 64.1%	Global Equity	24.4	Vanguard FTSE Dev. Wld. ex-UK Eq Inst Plus Acc GBP	20.79	Passive	Efficient
			Pacific Longevity and Social Change Fund	1.47	Active	Dynamic
			iShares Edge MSCI World Quality ETF	1.40	Factor	Dynamic
			iShares Edge MSCI World Value	0.76	Factor	Dynamic
	US Equity	14.7	Vanguard S&P 500 UCITS ETF	7.60	Passive	Dynamic
			SPDR S&P 500 ETF	2.32	Passive	Dynamic
			Pacific North American Opportunities	1.64	Active	Dynamic
			Xtrackers S&P 500 Equal Weight	1.57	Factor	Dynamic
			iShares Edge MSCI USA Value	1.11	Factor	Dynamic
			SPDR USA Small Cap Value ETF	0.51	Factor	Dynamic
			L&G UK Index Trust	9.47	Passive	Efficient
	UK Equity	14.4	iShares Core FTSE 100	3.85	Passive	Dynamic
			Jupiter UK Special Sit-I Acc	1.11	Active	Dynamic
			Vanguard EM Stock Index Inst Plus Acc GBP	3.46	Passive	Efficient
	Emerging Equity	6.7	Pacific North of South EM All Cap	1.76	Active	Dynamic
			HSBC Hang Seng Tech UCITS ETF	0.76	Passive	Dynamic
			Pacific North of South EM Income Opportunities	0.71	Active	Dynamic
			Vanguard FTSE Japan UCITS	2.12	Passive	Dynamic
	Japan Equity	2.3	AVI Japan Opportunity Trust	0.22	Active	Dynamic
	Europe Equity	1.5	Vanguard FTSE Dev Eurp Ex UK	1.03	Passive	Dynamic
			iShares edge MSCI Erp Value	0.49	Factor	Dynamic
Fixed Income: 23.4%	IG Corporate Bonds (Global)	9.3	L&G Sterling Corporate Bond Index C Acc	6.78	Passive	Efficient
			XTrackers USD Corporate Bond ETF	1.69	Passive	Dynamic
			Pacific Coolabah Global Active Credit	0.66	Active	Dynamic
			iShares USD Corp Bond	0.14	Passive	Dynamic
	UK Government Bonds	7.7	L&G All Stocks Gilt Index Trust	2.32	Passive	Efficient
			US TSY Inflation Protected 0.125% 2032	1.72	Direct	Dynamic
			US TSY Inflation Protected 0.625% 2043	1.69	Direct	Dynamic
			L&G All Stocks Index Linked Gilt Trust	0.99	Passive	Efficient
			UK Inflation Linked Gilt 1.25% 2032	0.97	Direct	Dynamic
	Global Bonds	4.2	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	4.24	Passive	Efficient
	IG Corporate Bonds (GBP)	1.5	HSBC GBP Corp Bond Index	1.49	Passive	Dynamic
	EM Bonds - Hard Currency	0.7	Tabula Haitong Asia High Yield ETF	0.46	Passive	Dynamic
			Xtrackers II USD EM Bond UCITS ETF	0.24	Factor	Dynamic
Alternatives: 2.1%	REITS	2.1	iShares UK Property ETF	1.39	Passive	Dynamic
			Riverstone Energy Ltd	0.51	Direct	Dynamic
			UK Commercial Property REIT	0.20	Direct	Dynamic
Diversifying Assets: 6.8%	Absolute Return	4.6	Pacific G10 Macro Rates	2.16	Active	Dynamic
			AQR Managed Futures UCITS	1.91	Active	Dynamic
			AQR Style Premia UCITS	0.55	Active	Dynamic
	Diversifying Risk Assets	2.2	PAM Rates 2s10s Steepener	0.48	Direct	Dynamic
			FX Value Factor	0.37	Direct	Dynamic
			FX Carry Factor	0.36	Direct	Dynamic
			Rates Carry Factor	0.36	Direct	Dynamic
			Rates Momentum Factor	0.34	Direct	Dynamic
			Rates FRB Factor	0.32	Direct	Dynamic
Cash: 3.5%	Cash	3.5	Cash	3.53	Direct	

PERFORMANCE AND RISK OVERVIEW

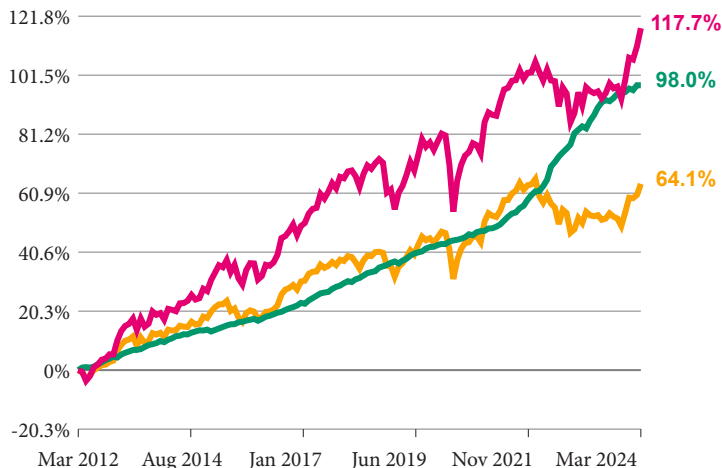
Balanced Growth Portfolio GBP from 30 Mar 2012 to 28 Mar 2024

● Balanced Growth Portfolio GBP

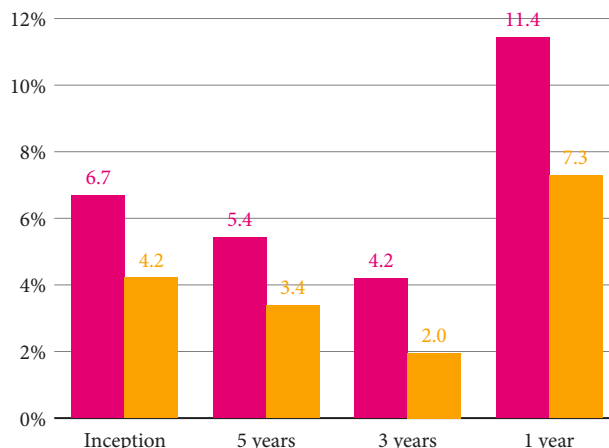
● ARC Balanced

● CPI +3%

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2017	2018	2019	2020	2021	2022	2023	2024
Portfolio	12.6%	-7.7%	16.8%	4.0%	9.2%	-7.2%	8.5%	4.9%
ARC Index	6.7%	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	3.0%
CPI +3%	6.1%	5.2%	4.4%	3.7%	8.6%	13.8%	7.1%	0.6%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	6.7%	8.1%	0.7
ARC Index	4.2%	6.1%	0.5
CPI +3%	5.9%	1.6%	3.2

Year-on-year performance (%)

	29 Mar 19 to 31 Mar 20	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
Portfolio	-7.5%	24.5%	5.7%	-3.9%	11.4%
ARC Index	-5.4%	17.9%	3.5%	-4.5%	7.3%
CPI +3%	4.6%	3.8%	10.3%	13.4%	5.5%

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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