

PACIFIC MPS SOLUTIONS

**BALANCED INCOME PORTFOLIO**

GBP Strategy Sheet

AS AT 30 APR 2024

**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**

**4.07%**

**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**

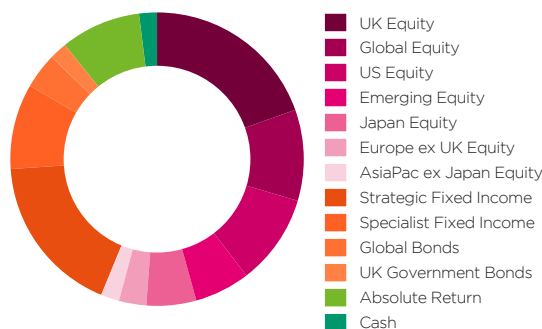
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.25%	0.20%	0.60%	1.05%

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

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	56.2
Fixed Income	33.0
Diversifying Assets	8.8
Cash	2.0
<b>Total</b>	<b>100.0</b>



**Fund Holdings in Detail (%)**

Asset Class	Sub Class	% Holding	%
Equity: 56.2%	UK Equity	Man GLG Income Fund	7.24
		Fidelity Enhanced Income Fund	7.16
		Fidelity Index UK Fund	5.14
	Global Equity	Franklin Templeton Clearbridge Income Fund	6.02
		Fidelity Global Enhanced Income Fund	4.02
	US Equity	Fidelity Index US Fund	5.99
		FTF ClearBridge US Equity Income	4.00
	Emerging Equity	JPM Emerging Markets Income Fund	6.10
	Japan Equity	iShares Japan Equity Index Fund	5.48
	Europe ex UK Equity	BlackRock Continental European Income Fund	3.02
AsiaPac ex Japan Equity	L&G Pacific Index Trust	2.03	
Fixed Income: 33.0%	Strategic Fixed Income	TwentyFour Dynamic Bond Fund	6.90
		Close Select Fixed Income Fund	5.90
		Merian Global Strategic Bond Fund	4.91
	Specialist Fixed Income	TwentyFour Monument Bond Fund	4.93
		M&G Emerging Markets Bond Fund	4.46
	Global Bonds	Vanguard Global Bond Index Institutional Plus Hedged Inc GBP	3.93
	UK Government Bonds	L&G All Stocks Index Linked Gilt Index Trust C Inc	1.94
Absolute Return: 8.8%	Absolute Return	LF Ruffer Diversified Return I Inc	4.90
		Ninety One Diversified Income Fund	3.95
		Cash	1.97
Cash: 2.0%	Cash	2.0	

## PERFORMANCE AND RISK OVERVIEW

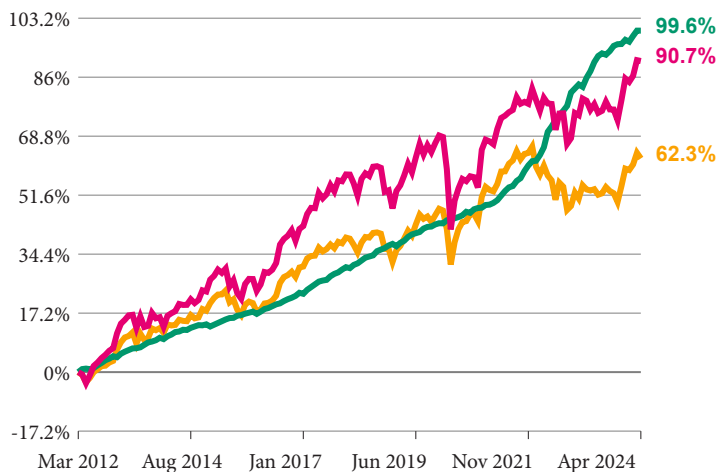
Balanced Income Portfolio GBP from 30 Mar 2012 to 30 Apr 2024

● Balanced Income Portfolio GBP

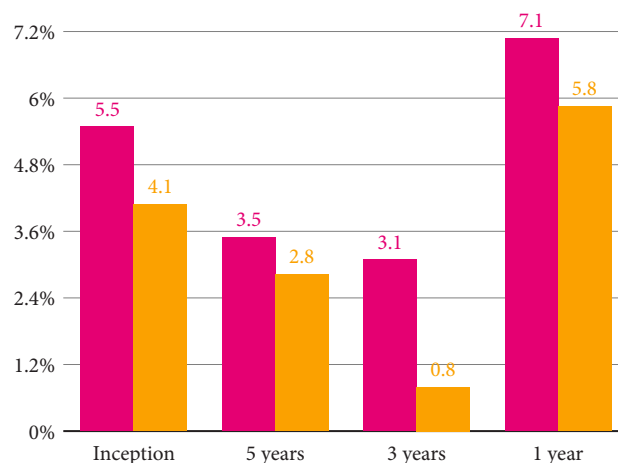
● ARC Balanced

● CPI + 3

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2017	2018	2019	2020	2021	2022	2023	2024
<b>Portfolio</b>	11.2%	-6.3%	14.4%	-0.7%	8.8%	-4.2%	6.1%	2.8%
<b>ARC</b>	6.7%	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	1.9%
<b>CPI + 3</b>	6.1%	5.2%	4.4%	3.7%	8.6%	13.8%	7.1%	1.4%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
<b>Portfolio</b>	5.5%	7.5%	0.6
<b>ARC</b>	4.1%	6.1%	0.5
<b>CPI + 3</b>	5.9%	1.6%	3.2

### 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
<b>Portfolio</b>	-6.7%	16.1%	2.4%	-0.1%	7.1%
<b>ARC</b>	-2.4%	15.0%	-0.7%	-2.5%	5.8%
<b>CPI + 3</b>	3.9%	4.6%	9.3%	13.4%	6.3%

### 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.

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