

## PACIFIC MPS SOLUTIONS

# BALANCED PASSIVE PORTFOLIO

## GBP Strategy Sheet

AS AT 29 FEB 2024

### 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 a lower-cost means of achieving 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 Jun 2017

#### Asset allocation profile

The portfolio can invest across all asset classes using passive instruments, 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

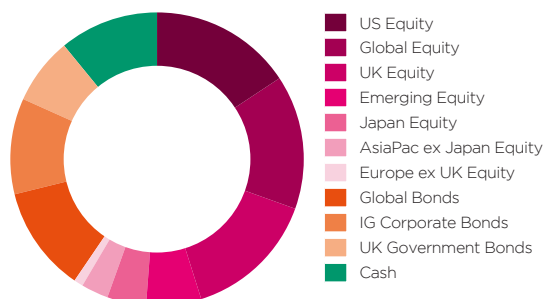
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.20%	0.04%	0.08%	0.32%

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

### PORTFOLIO HOLDINGS OVERVIEW

#### Current Asset Allocation (%)

Equity	59.5
Fixed Income	29.6
Cash	10.9
<b>Total</b>	<b>100.0</b>



#### Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 59.5%	US Equity	15.7	Fidelity Index US P	15.70
	Global Equity	14.8	Vanguard FTSE Dev. Wld. ex-UK Eq Inst Plus Acc GBP	14.78
	UK Equity	14.6	Fidelity Index UK Fund	14.64
	Emerging Equity	6.1	iShares Emerging Markets Equity Index Fund UK	6.07
	Japan Equity	4.3	iShares Japan Equity Index Fund	4.29
	AsiaPac ex Japan Equity	3.0	iShares Pacific ex Japan Equity Index Fund UK	3.00
	Europe ex UK Equity	1.0	Vanguard FTSE Developed Europe ex-UK Equity Index Institutional Plus Acc GBP	1.01
Fixed Income: 29.6%	Global Bonds	11.6	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	11.65
	IG Corporate Bonds (Global)	10.6	L&G Sterling Corporate Bond Index C Acc	10.56
	UK Government Bonds	7.4	L&G All Stocks Index Linked Gilt Trust	4.55
			L&G All Stocks Gilt Index Trust	2.82
Cash: 10.9%	Cash	10.9	Cash	10.92

## PERFORMANCE AND RISK OVERVIEW

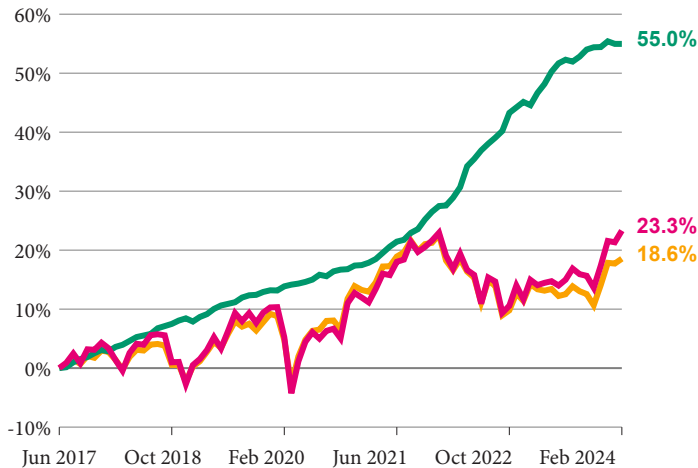
Balanced Passive Portfolio GBP from 30 Jun 2017 to 29 Feb 2024

● Balanced Passive Portfolio GBP

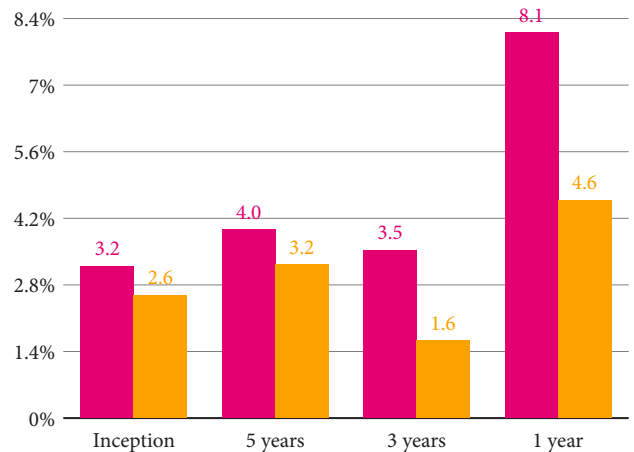
● ARC Balanced

● CPI +3%

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024
Portfolio	-6.7%	13.4%	2.2%	9.1%	-9.2%	8.9%	1.4%
ARC Index	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	0.6%
CPI +3%	5.2%	4.4%	3.7%	8.6%	13.8%	7.1%	-0.3%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	3.2%	8.0%	0.2
ARC Index	2.6%	6.7%	0.2
CPI +3%	6.8%	1.8%	3.0

### Year-on-year performance (%)

	28 Feb 19 to 28 Feb 20	28 Feb 20 to 26 Feb 21	26 Feb 21 to 28 Feb 22	28 Feb 22 to 28 Feb 23	28 Feb 23 to 29 Feb 24
Portfolio	3.6%	5.6%	5.1%	-2.4%	8.1%
ARC Index	3.5%	7.8%	3.2%	-2.8%	4.6%
CPI +3%	4.8%	3.2%	9.7%	13.8%	5.7%

### 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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