

PACIFIC MPS SOLUTIONS

**BALANCED GROWTH PORTFOLIO**

Strategy Sheet (GBP)

**PACIFIC CORE GROWTH PORTFOLIOS**

AS AT 29 APR 2022

**OVERVIEW**

**Investment objective**

The Balanced Growth Portfolio aims to have a balance of capital protection 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**

**Ongoing Charges Figure\***

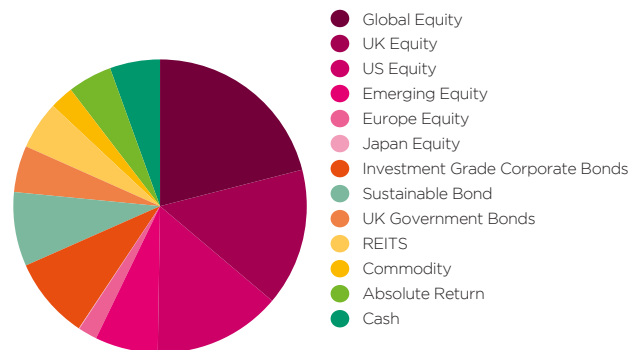
0.73%

\*Ongoing fund charges figure excludes transaction costs, platform and adviser charges.

**PORTFOLIO HOLDINGS OVERVIEW**

**Current Asset Allocation (%)**

Equity	59.3
Fixed Income	22.3
Alternatives	7.9
Diversifying Assets	4.9
Cash	5.5
<b>Total</b>	<b>100.0</b>



**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
Multi-Asset Balanced	Pacific Multi Asset Sustainable-Balanced Fund	GBP	100.0%
<b>Total</b>			<b>100.0%</b>

## 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.

Category	Sub-Category	Weighting (%)	Holdings	Weighting (%)	Strategy	Management
<b>Equities: 59.3%</b>	Global Equity	21.0	Schroder Global Sustainable Value Fund	5.00	Active	Dynamic
			Amundi MSCI World SRI	4.53	Factor	Dynamic
			Lyxor Global Gender Equality	4.31	Factor	Dynamic
			Pacific Longevity and Social Change Fund	3.27	Active	Dynamic
			Janus Henderson Global Sustainable Equity	1.31	Active	Dynamic
			L&G Clean Water UCITS	1.02	Factor	Dynamic
			BMO Responsible Global Equity	0.79	Active	Dynamic
			Wisdomtree Battery Solution ETF	0.78	Passive	Dynamic
	UK Equity	15.2	iShares MSCI UK ESG Leaders ETF	8.00	Factor	Dynamic
			BMO Responsible UK Equity	5.85	Active	Dynamic
			Liontrust UK Ethical	0.67	Active	Dynamic
			ASI UK Ethical	0.64	Active	Dynamic
	US Equity	14.1	iShares Sustainable MSCI USA SRI	9.80	Factor	Dynamic
			iShares MSCI US Value Factor ESG ETF	4.29	Factor	Dynamic
Emerging Equity	6.9	iShares MSCI EM SRI	4.94	Factor	Dynamic	
Europe ex UK Equity	2.1	Amundi MSCI Emerging ESG Leaders	1.99	Factor	Dynamic	
Japan Equity	0.1	iShares MSCI Europe SRI UCITS ETF	2.09	Factor	Dynamic	
<b>Fixed Income: 22.3%</b>	Sustainable Bond	8.9	iShares MSCI Japan SRI	0.07	Factor	Dynamic
			iShares Development Bank Bond	5.61	Passive	Dynamic
	Investment Grade Corporate Bonds (Global)	5.3	iShares Green Bond	2.55	Passive	Dynamic
			Lyxor ESG Corporate Bond	2.67	Factor	Dynamic
	UK Government Bonds	5.1	iShares Euro Corporate ESG UCITS	2.65	Factor	Dynamic
			UK TSY 1.75% 2022	2.87	Direct	Dynamic
			UK TSY 0.75% 2023	2.03	Direct	Dynamic
			UK TSY 1 1/2% 2026	0.19	Direct	Dynamic
			UK TSY 4 1/4% 2032	0.02	Direct	Dynamic
	Investment Grade Corporate Bonds (GBP)	3.7	0.01	Direct	Dynamic	
EdenTree Responsible and Sustainable Fund			1.89	Active	Dynamic	
Rathbone Ethical Bond Fund			1.83	Active	Dynamic	
<b>Alternatives: 7.9%</b>	REITS	5.3	Standard Life Property Investment Trust	3.02	Active	Dynamic
			Bluefield Solar Income Fund	1.39	Active	Dynamic
			NextEnergy Solar Fund Limited	0.90	Active	Dynamic
Commodity	2.6	Wisdomtree European Carbon Futures ETF	1.32	Passive	Dynamic	
		Invesco Physical Gold ETC	1.30	Passive	Dynamic	
<b>Diversifying Assets: 4.9%</b>	Absolute Return	4.9	Pacific GIO Macro Rates	4.88	Active	Dynamic
<b>Cash: 5.5%</b>	Cash	5.5	Cash	5.53	Direct	

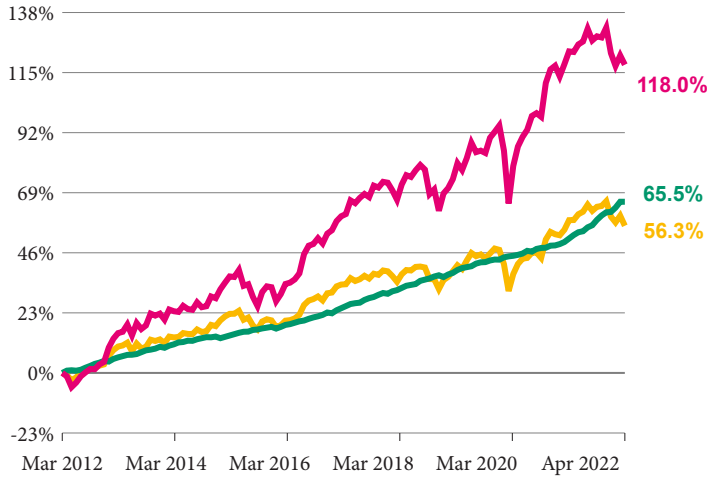
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

## PERFORMANCE AND RISK OVERVIEW

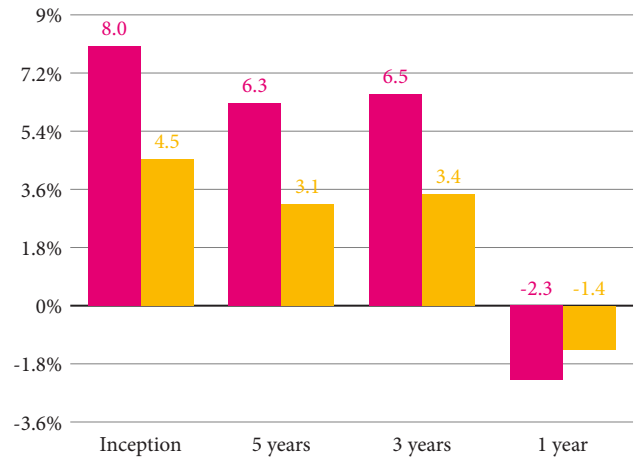
### Sustainable Balanced Portfolio GBP from 30 Mar 2012 to 29 Apr 2022

● Sustainable Balanced Portfolio GBP    ● ARC Balanced    ● CPI + 3%

#### Cumulative Performance (%)



#### Period Returns (%)



#### Yearly Returns

	2015	2016	2017	2018	2019	2020	2021	2022
<b>Portfolio</b>	3.3%	15.4%	12.9%	-6.4%	18.6%	12.4%	7.4%	-6.1%
ARC Balanced	1.9%	8.6%	6.7%	-5.1%	11.7%	4.3%	7.6%	-5.7%
CPI + 3%	3.2%	4.7%	6.1%	5.2%	4.4%	3.7%	8.6%	2.5%

#### Performance and Risk Characteristics

	Annualised Compound Rtn (%)	Annualised Volatility (%)	Sharpe Ratio
<b>Portfolio</b>	8.0%	8.6%	0.9
ARC Balanced	4.5%	5.2%	0.8
CPI + 3%	5.1%	1.2%	3.9

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

	28 Apr 17 to 30 Apr 18	30 Apr 18 to 30 Apr 19	30 Apr 19 to 30 Apr 20	30 Apr 20 to 30 Apr 21	30 Apr 21 to 29 Apr 22
<b>Portfolio</b>	7.0%	4.8%	-0.6%	24.5%	-2.3%
ARC Balanced	2.8%	2.5%	-2.4%	15.0%	-1.4%
CPI + 3%	5.5%	5.2%	3.9%	4.6%	9.3%

#### 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.

## PLEASE GET IN TOUCH



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## 5 STAR DEFAQTO RATED

Pacific Asset Management has received the highest possible rating from Defaqto for 2021, meaning it is considered to be one of the highest quality MPS offerings on the market.



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