

PACIFIC MPS SOLUTIONS

BALANCED GROWTH PORTFOLIO

Strategy Sheet (GBP)

THE ISHARES EDITION

31 MARCH 2021

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

31 Dec 2003

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*

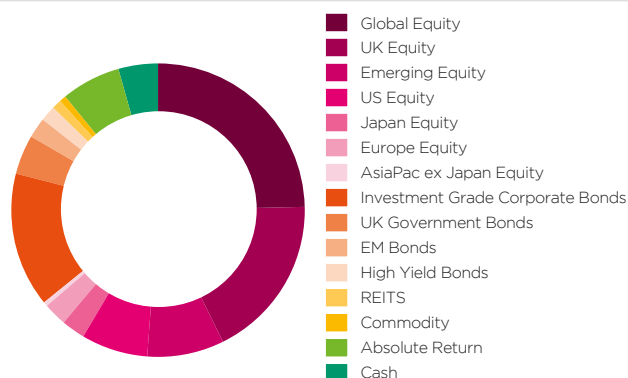
0.73%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	64.2
Fixed Income	23.1
Alternatives	1.8
Diversifying Assets	6.5
Cash	4.4
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	Pacific Multi Asset Core GBP A Overlay	GBP	50.0%
Global Equity	iShares Developed World Index Fund D GBP	GBP	20.4%
UK Equity	iShares UK Equity Index Fund (UK)	GBP	8.9%
Emerging Equity	iShares Emerging Markets Equity Index Fund UK D GBP	GBP	3.6%
Investment Grade Corp. Bonds	iShares UK Corporate Bond Index Fund (UK)	GBP	10.1%
UK Government Bonds	iShares UK Gilts All Stocks Index Fund (UK)	GBP	3.5%
UK Government Bonds	iShares Index Linked Gilt Index Fund UK	GBP	1.5%
Sterling 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
EQUITIES: 64.2%	Global Equity	24.6	iShares Developed World Index Fund D GBP	21.16	Passive	Efficient
			ishares Edge MSCI World Value	3.20	Factor	Dynamic
			iShares Gold Producers UCITS ETF	0.28	Passive	Dynamic
	UK Equity	18.1	iShares UK Equity Index Fund (UK)	9.62	Passive	Efficient
			ishares Core FTSE 100	5.73	Passive	Dynamic
			Jupiter UK Special Sit-I Acc	2.71	Active	Dynamic
	Emerging Equity	8.5	iShares Emerging Markets Equity Index Fund UK D GBP	3.86	Passive	Efficient
			Pacific North of South EM All Cap	2.33	Active	Dynamic
			ishares Core EM Imi Acc	0.98	Passive	Dynamic
			Powershares FTSE Rafi Emerging	0.94	Factor	Dynamic
	US Equity	7.3	iShares EDGE MSCI Emerging Market Value UCITS ETF	0.37	Passive	Dynamic
			iShares Edge MSCI USA Value	3.95	Factor	Dynamic
			Vanguard S&P 500 UCITS ETF	2.62	Passive	Dynamic
			SPDR US Dividend Aristocrats UCITS ETF	0.39	Factor	Dynamic
	Japan Equity	2.6	Xtrackers S&P 500 Equal Weight	0.37	Factor	Dynamic
			Vanguard FTSE Japan UCITS	2.41	Passive	Dynamic
			AVI Japan Opportunity Trust	0.20	Active	Dynamic
Europe Equity	2.6	Vanguard FTSE Dev Eurp Ex UK	1.29	Passive	Dynamic	
		ishares edge MSCI Erp Value	1.28	Factor	Dynamic	
AsiaPac ex Japan Equity	0.5	ishares Core MSCI Pacif X-Jp	0.48	Passive	Dynamic	
Fixed Income: 23.1%	Investment Grade Corporate Bonds (GBP)	10.1	iShares UK Corporate Bond Index Fund (UK)	9.17	Passive	Efficient
			HSBC GBP Corp Bond Index	0.62	Passive	Dynamic
			ishares Core GBP Corp	0.32	Passive	Dynamic
	UK Government Bonds	4.3	iShares UK Gilts All Stocks Index Fund (UK)	3.02	Passive	Efficient
			iShares Index Linked Gilt Index Fund UK	1.32	Passive	Efficient
	Investment Grade Corporate Bonds (Ultrashort)	3.6	ishares GBP Ultrashort Bond	1.89	Passive	Dynamic
			ishares GBP Corp Bond 0-5 yr	1.72	Passive	Dynamic
	EM Bonds	2.2	Xtrackers II USD EM Bond UCITS ETF	1.26	Factor	Dynamic
			L&G Emerging Market Government Bond (Local Currency) Index Fund	0.98	Passive	Dynamic
	High Yield Bonds	1.7	AQR Style Premia High Yield Credit	0.88	Active	Dynamic
PIMCO Global High Yield			0.84	Active	Dynamic	
Investment Grade Corporate Bonds (Global)	1.1	ishares USD Corp Bond	0.75	Passive	Dynamic	
		ishares Euro Corp Bnd Lc	0.36	Passive	Dynamic	
ALTERNATIVES: 1.8%	REITS	1.1	iShares Global Property Securities Equity	1.05	Passive	Dynamic
	Commodity	0.7	iShares Physical Gold ETC	0.73	Passive	Dynamic
DIVERSIFYING ASSETS: 6.5%	Absolute Return	4.9	Pacific GIO Macro Rates	2.23	Active	Dynamic
			GMO SGM Major Markets	1.49	Active	Dynamic
			AQR Style Premia UCITS	0.92	Active	Dynamic
			GAM Star Global Rates Inc - GBP	0.29	Active	Dynamic
	Diversifying Risk Assets	1.6	FX Carry Factor	0.35	Direct	Dynamic
			FX Value Factor	0.35	Direct	Dynamic
			Rates FRB Factor	0.33	Direct	Dynamic
			Rates Carry Factor	0.30	Direct	Dynamic
			Rates Momentum Factor	0.29	Direct	Dynamic
CASH: 4.4%	Cash	4.4	Cash	4.36	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

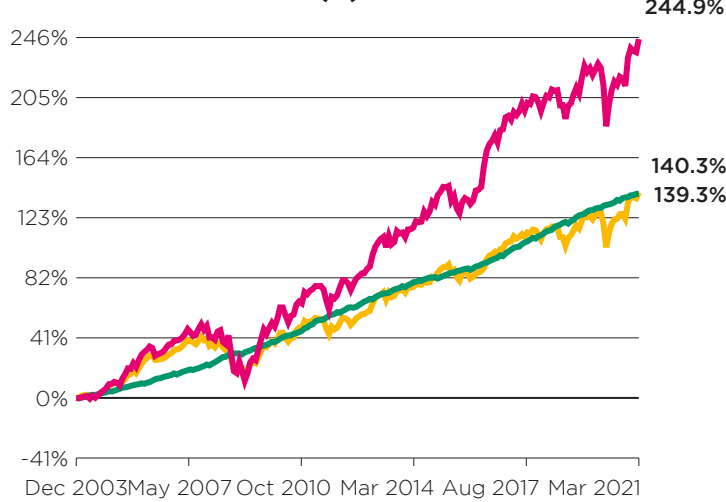
Balanced Portfolio GBP from 31 Dec 2003 to 31 Mar 2021

■ Balanced Portfolio GBP

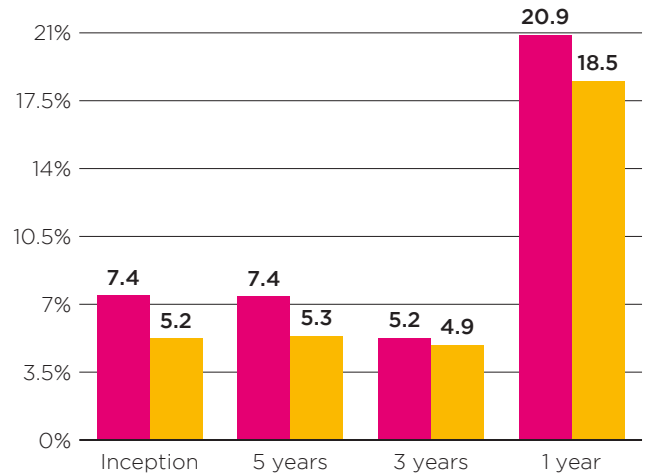
■ ARC Balanced

■ CPI +3

Cumulative Performance (%)



Period Returns (%)



Yearly Returns

	2014	2015	2016	2017	2018	2019	2020	2021
Portfolio	8.9%	1.5%	20.2%	8.1%	-5.0%	12.9%	3.2%	1.8%
ARC	4.5%	1.9%	8.6%	6.7%	-5.1%	11.7%	4.3%	1.1%
CPI +3	3.6%	3.2%	4.7%	6.1%	5.2%	4.4%	3.7%	0.4%

Performance and Risk Characteristics

	Annualised Compound Rtn (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	7.4%	8.7%	0.6
ARC	5.2%	6.2%	0.6
CPI +3	5.2%	1.3%	2.6

Year-on-year Performance (%)

	31 Mar 16 to 31 Mar 17	31 Mar 17 to 29 Mar 18	29 Mar 18 to 29 Mar 19	29 Mar 19 to 31 Mar 20	31 Mar 20 to 31 Mar 21
Portfolio	21.1%	1.1%	3.8%	-7.1%	20.9%
ARC	11.5%	0.8%	3.0%	-5.4%	18.5%
CPI +3	5.4%	5.2%	5.4%	4.6%	3.3%

Important Information

Please note this analysis contains simulated data and does not represent actual performance or risk characteristics achieved by investors. Past performance is not necessarily a guide to future performance. From 31 Dec 2003 to 1 Feb 2017 performance is shown gross of fees and may be subject to small discrepancies in data due to rounding, interest rate calculations, monthly vs daily pricing and approximate fx hedging. From the 1 Feb 2017 to date the actual performance is shown net of fees.

Source: Pacific Asset Management and Bloomberg.

PLEASE GET IN TOUCH



PACIFIC ASSET MANAGEMENT
1 Portland Place,
London, W1B 1PN
T +44 20 3970 3100
E info@pacificam.co.uk
www.pacificam.co.uk

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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