



SUSTAINABLE INFORMATION SHEET

Helping clients meet their investment goals in a sustainable way

HIGHLY DIVERSIFIED

RISK TARGETED

PROVEN INVESTMENT EXPERTISE

INVESTING TO MAKE A DIFFERENCE

Many investors today are concerned about the nature of their investments and the environmental or ethical record of the companies involved. Many also want to invest in companies helping to solve the world's challenges but they cannot afford to compromise on returns or risk.

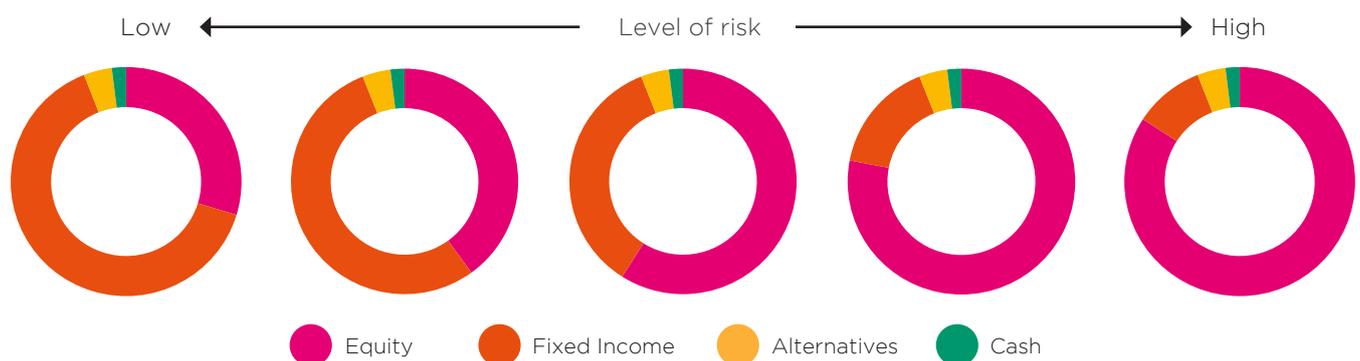
The Pacific Sustainable Range is designed for those investors who seek to grow the value of their capital and who wish to ensure that strict environmental, social, governance (ESG) and ethical principles are applied to the underlying choice of the investments.

ABOUT THE SUSTAINABLE PORTFOLIOS

Each of our portfolios has a clearly defined return objective and risk profile so clients can select the portfolio best suited to their personal needs and objectives, taking a risk level with which they feel comfortable.

The portfolios provide diversification across regions and asset classes through exposure to a range of collective investments and exchange traded funds (ETFs) selected from a limited, but growing, universe of investments which incorporate ethical, socially responsible or environmental considerations in the choice of their underlying securities.

THE RANGE



The Pacific Sustainable Portfolio Range



Sustainable solutions designed to accommodate a range of client risk appetites and returns expectations.



Helping clients meet their investment goals whilst abiding by strict ESG principles.



Outstanding track record of sustainable multi-asset investing with highly experienced investment team.



Established and disciplined investment process focusing on the sustainability credentials of all the underlying investments.

COMMITMENT TO RESPONSIBLE INVESTING

As a business, Pacific Asset Management applies a firm-wide sustainability culture. Our philosophy is that everything we do should, to some extent, be viewed with a sustainable mindset.



This means we don't segregate sustainability and investment decision making, all of our investment professionals are responsible for both.

As well as being a proud signatory to the **UN Principles for Responsible Investment** (UN PRI), our independently managed tool - **EnlightenESG** - aims to educate and provide guidance in assessing client ESG preferences and help make better choices.



Whilst many are retreating from sustainability due to increasing regulatory requirements, Pacific is absolutely committed to prioritising sustainability by increasing headcount, enhancing our sustainable investment processes, stewardship, and oversight.



Our commitment to transparency and accountability continues through **our UK Stewardship Code reporting**, to which Pacific Asset Management is now a signatory as of August 2025.

Pacific's sustainable offering has also seen substantial growth, now exceeding £400 million in assets, reflecting the ongoing demand and momentum in this area.

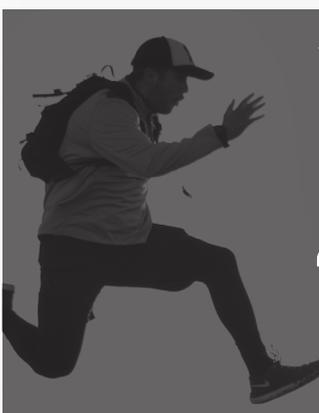
IDENTIFYING SUSTAINABLE INVESTMENTS

We analyse and compare potential investments using globally recognised sustainable frameworks.

In addition, any asset managers we invest with must be UN PRI Signatories and exclude harmful activities i.e. Controversial Weapons, Tobacco, Alcohol, Gambling, adult entertainment, UN Global Compact violators, thermal coal and oil fuels.

INVESTING TO MAKE A DIFFERENCE

The sustainability process is not just about measuring past performance, but stress-testing sustainability criteria both in the present and in the future. The team look under the hood of the selected funds, to ensure they understand their key performance, concentration risks, regional allocations, style/factor exposure and sustainability drivers.



Within the Sustainable portfolios, the team aim to achieve two goals:

- 1** Create diversified, multi-asset products that can deliver strong risk adjusted returns for clients
- 2** Implement everything within the portfolios in a sustainable manner

“ *We believe that these two goals are not mutually exclusive and we can build portfolios with long-term return potential that provide true diversification but still meet stringent sustainable criteria.* **”**

WILL THOMPSON
Chief Sustainability Officer

Alongside the team's rigorous process to select investment managers, they use a globally recognised framework to assess the sustainability credentials of the underlying investments.

Global Sustainable Investment Alliance

The GSIA is globally recognised framework which classifies the universe of sustainable products against a range of sustainable targets. This allows the team to define the nature of our sustainable implementation and calculate the percentage of the portfolio covered by a sustainable target.



BUILDING A SUSTAINABLE MODEL

Our Focus

We remain committed to delivering outstanding sustainable solutions for our clients, ensuring accessibility across all platforms to provide consistent outcomes and experiences.

The Solution

Sustainable strategies tend to be naturally less diversified than core strategies, which can impact portfolio flexibility. Platform availability further constrains the investment universe, limiting access to certain opportunities. Additionally, the process of setting up new funds across platforms has become increasingly time-consuming, in some cases taking more than six months to complete.

The Pacific Investment team utilise the **Pacific Sustainable Access Fund** in the portfolios (range from 30-50%). This gives the team unencumbered access to sustainable investments not readily available or hard to access on platform. This helps enhance the sustainability profile of the portfolio, the diversification of the portfolio and enhances rebalancing efficiency. The remaining allocation is invested in funds that are Pacific approved and are more easily accessible across multiple platforms.

Pacific's sustainable infrastructure

Pacific manages over £400 million in sustainable multi-asset portfolios, making it one of the largest providers in the UK. Our institutional sustainability infrastructure is built on robust foundations, including:

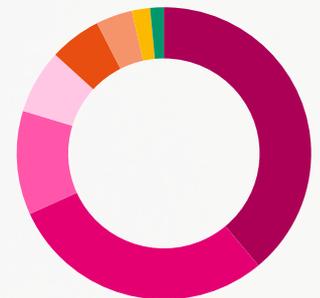
- Comprehensive sustainability data – a proprietary database covering over 50,000 stocks and more than 100 metrics
- In-depth fund manager research integrated with sustainability assessments
- A rigorous sustainability process ensuring consistency across all strategies
- Active stewardship and engagement with underlying managers and companies
- Extensive experience with regulatory frameworks, including Sustainable Finance Disclosure Regulation (SFDR)
- Unitisation and fund management expertise supporting scalable, efficient solutions

SUSTAINABLE BALANCED PORTFOLIO EXAMPLE

Security Name	Weightings
Pacific Sustainable Balanced Access Fund	50.0%
Amundi MSCI World SRI C NZ UCITS ETF Fund	9.9%
CT UK Social Bond ZNA GBP	6.3%
Wellington Global Impact Bond S Hedged Acc GBP	6.3%
Janus Henderson Global Sustainable Equity G Acc	6.0%
CT Sustainable Global Equity Income C Acc	6.0%
L&G All Stocks Gilt Index Trust	5.4%
Janus Henderson UK Responsible Income G Acc	4.5%
Amundi MSCI Emerging Markets SRI Climate Paris Aligned	3.6%

Asset Class Breakdown	%
Equity	59.0
Fixed Income	35.0
Alternatives	4.0
Cash	2.0

Sub Asset Class Breakdown	%
Global Equity	38.9
UK Equity	11.5
Emerging Equity	7.1
Europe Equity	1.5
IG Corporate Bonds	29.3
Government Bonds	5.7
REITS	4
Cash	2



Asset Class	Sub Class	%	Holding	%
Equity: 59.0%	Global Equity	38.9	Janus Henderson Global Sustainable Equity G Acc	10.3%
			Amundi MSCI World SRI C NZ UCITS ETF Fund	9.9%
			CT Sustainable Global Equity Income C Acc	6.0%
			AMUNDI MSCI WORLD SRI C NZ ETF	6.0%
			Schroder Global Sustainable Value Fund I Acc	2.3%
			L&G Healthcare Technology & Innovation ETF	2.3%
			iShares Global Clean Energy Transition ETF	2.3%
			Janus Henderson UK Responsible Income G Acc	8.7%
			CT Responsible UK Equity B Acc	2.8%
			Amundi MSCI Emerging Markets SRI Climate Paris Aligned	3.6%
UK Equity	11.5	Amundi MSCI Emerging ESG Leaders ETF	2.0%	
		GIB AM Emerging Markets Active Engagement	1.5%	
		Mirabaud Discovery Europe ex UK	1.5%	
		Emerging Equity	7.1	
Europe ex UK Equity	1.5	Wellington Global Impact Bond S Hedged Acc GBP	11.2%	
		CT UK Social Bond ZNA GBP	6.7%	
Fixed Income: 35.0%	Corporate Bonds	29.3	EdenTree Responsible and Sustainable Sterling Bond Fund	4.0%
			Liontrust Sustainable Future Corporate Bond 2 Inc	3.0%
			iShares Development Bank Bond ETF	2.3%
			iShares Green Bond Index Hedged	2.3%
			Aegon Ethical Corporate Bond B Acc	0.0%
			L&G All Stocks Gilt Index Trust	5.7%
			Government Bonds	5.7
			Alternatives: 4.0%	REITS
Cash: 2.0%	Cash	2.0	KBI Global Sustainable Infrastructure A Acc	4.0%
			Cash	2.0%

AN INVESTMENT IN THE SUSTAINABLE RANGE OFFERS REAL WORLD IMPACT

Sustainable Balanced

£1 MILLION INVESTED EQUATES TO*



**2.5 CARS OFF
THE ROAD FOR
A YEAR**



**3.8 TONNES
OF WASTE
RECYCLED**



**860,313
SMARTPHONES
CHARGED**



**24.6 BARRELS
OF OIL
CONSUMED**



**1.4 HOMES
ENERGY USE
FOR A YEAR**

In this way, we not only take full responsibility for the holdings within our portfolios but also factor the sustainability exposure that they deliver.

We acknowledge that such outcomes are not always easy to understand, so we contextualise this data through real-world examples so that our investors can fully appreciate the lower carbon-exposure of their portfolio.



*Savings measured in tonnes of CO₂e per £1M invested based on Scope 1 & 2 financed emissions calculated using PCAF (Partnership for Carbon Accounting Financials) methodology. Data obtained when comparing Pacific's portfolio versus an equivalent portfolio from an asset allocation perspective populated with benchmark holdings. When utilising this measure, we do not cover the entire portfolio (government bonds, cash, and holdings without available emissions data are excluded from the calculation). Please contact the Pacific team to determine the estimated data coverage - (context datapoints are only presented if data coverage is above 60% of a given product's NAV). Data on car equivalents, tonnes of waste recycled, and other environmental equivalencies are based on averages and assumptions retrieved from the US Environment Protection Agency (Greenhouse Gas Equivalencies Calculator | US EPA) and may not represent all possible cases. Pacific's investments are associated with these emissions savings through lower-carbon portfolio construction compared to the benchmark; however, these figures represent attributed emissions based on proportional ownership and do not constitute verified emissions reductions or climate impact additionality. For illustrative purposes only.

ABOUT PACIFIC ASSET MANAGEMENT

PAM is a modern, institutional asset manager and manages in excess of £15.6 bn* of client assets.

*Ast at 31 January 2026

RESPONSIBILITY TO OUR CLIENTS

Pacific Asset Management take the responsibility of looking after client assets extremely seriously and recognise what a genuine privilege it is to have their trust in relation to this. PAM's patient, long term approach to investing seeks optimal portfolio diversification by asset classes and investment styles, with risk management threaded throughout, with the aim of producing strong risk adjusted returns for clients.

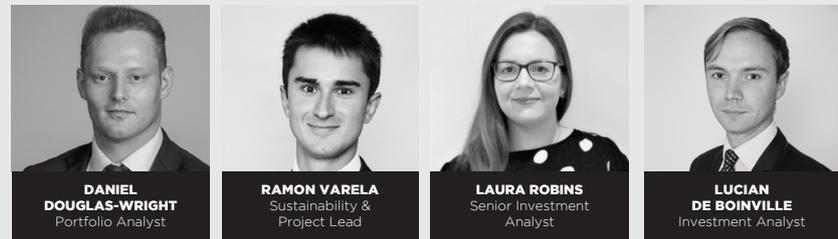
HIGHLY EXPERIENCED TEAM

PAM's highly experienced teams manage investments on behalf of institutions, wealth managers, family offices and financial advisers all around the world. The team bring institutional grade experience from some of the top firms in the industry, with many team members having previously worked alongside each other. The hard working, friendly and collaborative environment allows team members to focus on providing the best possible service for clients.

Multi-Asset Portfolio Managers



Analytics and Research



Quantitative Specialists



5 STAR DEFAQTO RATED

PAM's highly experienced teams manage investments on behalf of institutions, wealth managers, family offices and financial advisors all around the world. PAM has received the highest possible rating from Defaqto for 2025, meaning it is considered to be one of the highest quality offerings on the market.



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If you have any further queries, please do not hesitate to contact us or visit our website to find out more

MOVE FORWARD
PACIFIC
ASSET MANAGEMENT