PACIFIC ASSET MANAGEMENT

PACIFIC MPS SOLUTIONS

CONSERVATIVE PASSIVE PORTFOLIO

GBP Strategy Sheet

AS AT 29 SEP 2023

OVERVIEW

Investment objective

The Portfolio aims to achieve capital growth with a focus on capital preservation, by combining lower risk investments 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 the prospect of some short-term capital losses to achieve a high 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 60%.

Risk profile

The portfolio adopts a moderate approach to risk and it is anticipated its volatility will not exceed 60% of global market equity volatility.

Benchmarks and Return Objective

ARC Composite (Cautious & Balanced) | CPI +2%

CHARGES INFORMATION

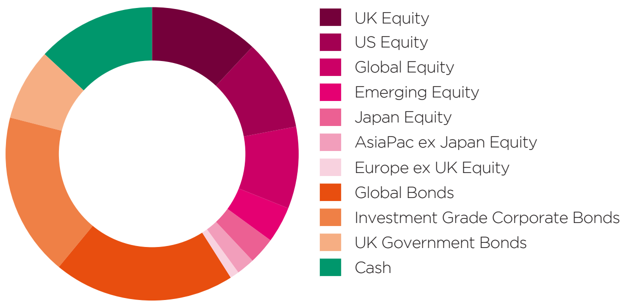
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.20%	0.04%	0.08%	0.32%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	41.0
Fixed Income	45.9
Cash	13.1
Total	**100.0**



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 41.0%	UK Equity	12.0	Fidelity Index UK Fund	11.98
	US Equity	10.0	Fidelity Index US P	10.03
	Global Equity	9.0	Vanguard FTSE Dev. Wld. ex-UK Eq Index Inst Plus Acc GBP	9.03
	Emerging Equity	4.0	iShares Emerging Markets Equity Index Fund UK	3.99
	Japan Equity	3.0	iShares Japan Equity Index Fund	2.95
	AsiaPac ex Japan Equity	2.0	iShares Pacific ex Japan Equity Index Fund UK	2.00
	Europe ex UK Equity	1.0	Vanguard FTSE Developed Europe ex-UK Equity Index Institutional Plus Acc GBP	1.00
Fixed Income: 45.9%	Global Bonds	20.0	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	20.00
	Investment Grade Corporate Bonds (Global)	18.0	L&G Sterling Corporate Bond Index C Acc	17.99
	UK Government Bonds	7.9	L&G All Stocks Index Linked Gilt Trust	4.93
			L&G All Stocks Gilt Index Trust	2.98
Cash: 13.1%	Cash	13.1	Cash	13.11

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

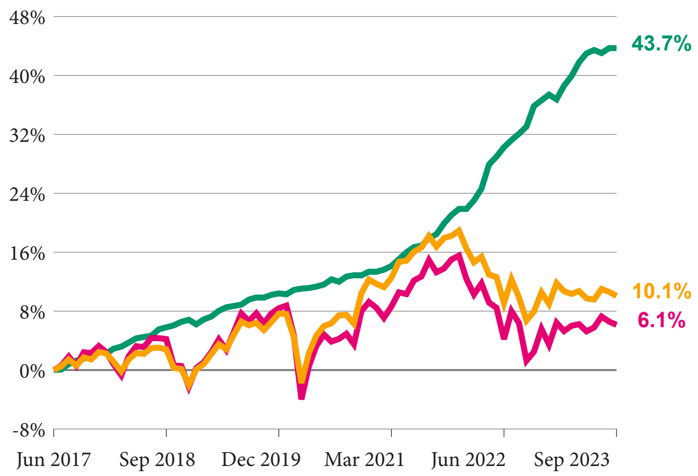
PACIFIC
ASSET MANAGEMENT

PERFORMANCE AND RISK OVERVIEW

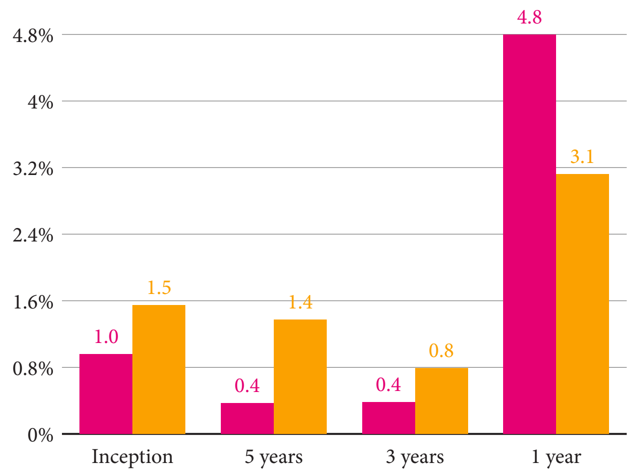
Conservative Passive Portfolio GBP from 30 Jun 2017 to 29 Sep 2023

Conservative Passive Portfolio GBP   ARC Composite (Cautious & Balanced)   CPI +2%

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2018	2019	2020	2021	2022	2023
Portfolio	-5.3%	10.9%	0.8%	5.8%	-10.5%	2.6%
ARC Index	-4.4%	9.9%	4.3%	5.9%	-8.4%	1.0%
CPI +2%	4.2%	3.3%	2.7%	7.5%	12.7%	4.6%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	1.0%	6.8%	-0.0
ARC Index	1.6%	5.5%	0.1
CPI +2%	6.0%	1.8%	2.8

Year-on-year performance (%)

	28 Sep 18 to 30 Sep 19	30 Sep 19 to 30 Sep 20	30 Sep 20 to 30 Sep 21	30 Sep 21 to 30 Sep 22	30 Sep 22 to 29 Sep 23
Portfolio	3.4%	-2.6%	8.0%	-10.6%	4.8%
ARC Index	3.5%	1.0%	8.6%	-8.6%	3.1%
CPI +2%	3.8%	2.6%	5.1%	12.3%	8.0%

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 amountyou invested. Investors actual returns may differ from the quoted performance data.

Source: Pacific Asset Management and Bloomberg.

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