

PACIFIC MPS SOLUTIONS

BALANCED INCOME PORTFOLIO

GBP Strategy Sheet

AS AT 29 SEP 2023

OVERVIEW

Investment objective

The aims to provide a regular income and capital growth, balancing capital preservation and equity market exposure.

Suitability

Designed for investors who seek a regular investment income together with capital growth over not less than 5 years and who are prepared to accept periodic capital losses to achieve a high total return.

Inception date

30 Mar 2012

Yield

4.68%

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

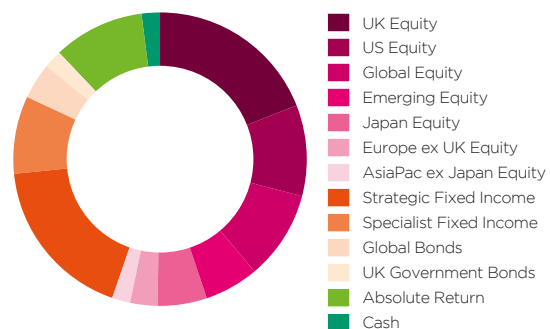
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.36%	0.19%	0.61%	1.16%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	55.3
Fixed Income	32.6
Diversifying Assets	10.0
Cash	2.0
Total	100.0



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 55.3%	UK Equity	19.0	Fidelity Enhanced Income Fund	7.01
			Man GLG Income Fund	7.00
			Fidelity Index UK Fund	5.02
	US Equity	10.0	JPM US Equity Income Fund	6.00
			Fidelity Index US Fund	4.03
	Global Equity	9.8	Franklin Templeton Clearbridge Income Fund	5.78
			Fidelity Global Enhanced Income Fund	4.02
	Emerging Equity	6.0	JPM Emerging Markets Income Fund	5.97
	Japan Equity	5.4	iShares Japan Equity Index Fund	5.44
	Europe ex UK Equity	3.0	BlackRock Continental European Income Fund	3.01
Fixed Income: 32.6%	AsiaPac ex Japan Equity	2.0	L&G Pacific Index Trust	2.01
	Strategic Fixed Income	18.1	TwentyFour Dynamic Bond Fund	7.03
			Close Select Fixed Income Fund	6.03
			Merian Global Strategic Bond Fund	5.05
	Specialist Fixed Income	8.5	M&G Emerging Markets Bond Fund	4.50
			TwentyFour Monument Bond Fund	4.05
	Global Bonds	4.0	Vanguard Global Bond Index Institutional Plus Hedged Inc GBP	3.99
Absolute Return: 10.0%	Absolute Return	10.0	L&G All Stocks Index Linked Gilt Index Trust C Inc	1.98
			Ninety One Diversified Income Fund	4.03
			LF Ruffer Diversified Return I Inc	4.01
Cash: 2.0%	Cash	2.0	BNY Mellon Real Return Fund	2.01
			Cash	2.03

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

PERFORMANCE AND RISK OVERVIEW

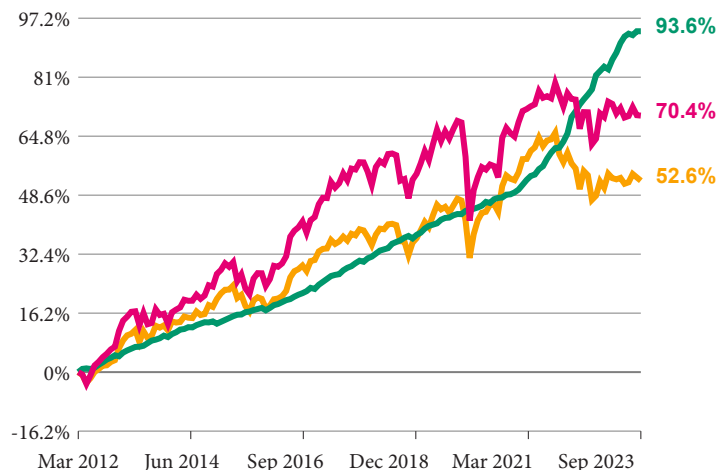
Balanced Income Portfolio GBP from 30 Mar 2012 to 29 Sep 2023

● Balanced Income Portfolio GBP

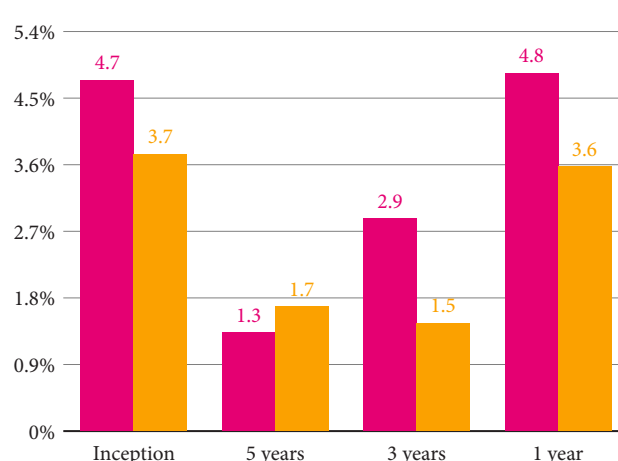
● ARC Balanced

● CPI + 3

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2016	2017	2018	2019	2020	2021	2022	2023
Portfolio	11.5%	11.2%	-6.3%	14.4%	-1.2%	7.4%	-5.2%	0.2%
ARC	8.6%	6.7%	-5.1%	11.7%	4.3%	7.6%	-9.1%	1.3%
CPI + 3	4.7%	6.1%	5.2%	4.4%	3.7%	8.6%	13.8%	5.3%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	4.7%	7.6%	0.5
ARC	3.7%	6.2%	0.5
CPI + 3	5.9%	1.5%	3.4

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	4.1%	-5.8%	12.0%	-7.3%	4.8%
ARC	3.6%	0.5%	10.9%	-9.1%	3.6%
CPI + 3	4.9%	3.6%	6.2%	13.5%	9.0%

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

Source: Pacific Asset Management and Bloomberg.

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