PACIFIC ASSET MANAGEMENT

DYNAMIC PLANNER PROFILED 6 | defaqto RISK RATING 6 BALANCED GROWTH | Oxford Risk 4/5 5/7

PACIFIC MPS SOLUTIONS

ADVENTUROUS GROWTH PORTFOLIO

GBP Strategy Sheet

AS AT 30 NOV 2023

OVERVIEW

Investment objective

The Adventurous Growth Portfolio aims to achieve capital growth, with a bias towards equity market exposure.

Suitability

Designed for investors who seek investment growth over not less than 5 years and who are prepared to accept the possibility of larger short-term capital losses to achieve strong market returns.

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 100%.

Risk profile

The portfolio adopts a higher approach to risk and it is anticipated its volatility will not exceed 100% of global market equity volatility.

Benchmarks and Return Objective

ARC Steady Growth PCI: 60-80% | CPI +4%

CHARGES INFORMATION

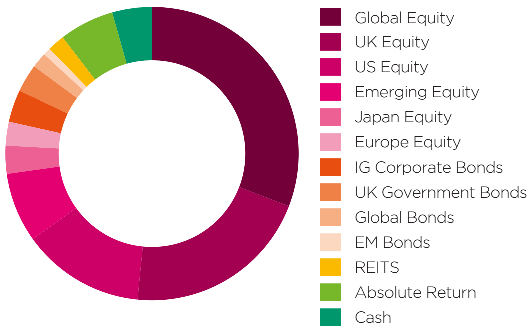
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.08%	0.71%	0.79%

*Total Charges includes all ongoing fund charges and transaction costs. There is no DFM fee for this portfolio. Total excludes adviser and platform charges.

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	78.5
Fixed Income	9.2
Alternatives	1.9
Diversifying Assets	6.1
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 Plus GBP A	GBP	50.0%
Global Equity	Vanguard FTSE Dev. Wld. ex-UK Eq Inst Plus Acc GBP	GBP	24.8%
UK Equity	L&G UK Index Trust	GBP	12.6%
Emerging Equity	Vanguard EM Stock Index Inst Plus Acc GBP	GBP	4.6%
IG Corporate Bonds	L&G Sterling Corporate Bond Index C Acc	GBP	2.4%
Global Bonds	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	GBP	1.8%
UK Government Bonds	L&G All Stocks Gilt Index Trust	GBP	1.3%
UK Government Bonds	L&G All Stocks Index Linked Gilt Trust	GBP	0.6%
Cash	Sterling Cash	GBP	2.0%
Total			**100.0%**

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

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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
Equity: 78.5%	Global Equity	30.8	Vanguard FTSE Dev. Wld. ex-UK Eq Inst Plus Acc GBP	26.15	Passive	Efficient
			Pacific Longevity and Social Change Fund	1.75	Active	Dynamic
			iShares Edge MSCI World Quality ETF	1.62	Factor	Dynamic
			iShares Edge MSCI World Value	0.97	Factor	Dynamic
			L&G Clean Water UCITS ETF	0.21	Passive	Dynamic
			Wisdomtree Battery Solution ETF	0.13	Passive	Dynamic
	UK Equity	20.7	L&G UK Index Trust	13.04	Passive	Efficient
			iShares Core FTSE 100	5.45	Passive	Dynamic
			Jupiter UK Special Sit-I Acc	2.25	Active	Dynamic
	US Equity	13.5	Vanguard S&P 500 UCITS ETF	7.21	Passive	Dynamic
			iShares Core S&P 500 ETF	2.69	Passive	Dynamic
			Pacific North American Opportunities	1.98	Active	Dynamic
			iShares Edge MSCI USA Value	1.35	Factor	Dynamic
			SPDR US DIV ARISTOCRATS	0.29	Factor	Dynamic
	Emerging Equity	7.7	Vanguard EM Stock Index Inst Plus Acc GBP	4.37	Passive	Efficient
			Pacific North of South EM All Cap	2.04	Active	Dynamic
			Pacific North of South EM Income Opportunities	1.29	Active	Dynamic
	Japan Equity	3.1	Vanguard FTSE Japan UCITS	2.96	Passive	Dynamic
			AVI Japan Opportunity Trust	0.13	Active	Dynamic
	Europe Equity	2.6	Vanguard FTSE Dev Eurp Ex UK	1.33	Passive	Dynamic
			iShares edge MSCI Erp Value	1.29	Factor	Dynamic
Fixed Income: 9.2%	IG Corporate Bonds (Global)	3.6	L&G Sterling Corporate Bond Index C Acc	2.22	Passive	Efficient
			iShares USD Corp Bond	0.96	Passive	Dynamic
			Pacific Coolabah Global Active Credit	0.40	Active	Dynamic
	UK Government Bonds	3.1	US TSY Inflation Protected 0.625% 2043	1.08	Direct	Dynamic
			L&G All Stocks Gilt Index Trust	1.03	Passive	Efficient
			US TSY Inflation Protected 0.125% 2032	0.59	Direct	Dynamic
			L&G All Stocks Index Linked Gilt Trust	0.38	Passive	Efficient
	Global Bonds	1.7	Vanguard Global Bond Index Inst Plus Hgd Acc GBP	1.70	Passive	Efficient
	EM Bonds - Hard Currency	0.8	Tabula Haitony Asia High Yield ETF	0.58	Passive	Dynamic
			Xtrackers II USD EM Bond UCITS ETF	0.24	Factor	Dynamic
Alternatives: 1.9%	REITS	1.9	Riverstone Energy Ltd	1.01	Direct	Dynamic
			iShares UK Property ETF	0.72	Passive	Dynamic
			UK Commercial Property REIT	0.18	Direct	Dynamic
Diversifying Assets: 6.1%	Absolute Return	3.6	AQR Managed Futures UCITS	2.04	Active	Dynamic
			Pacific G10 Macro Rates	0.77	Active	Dynamic
			AQR Style Premia UCITS	0.76	Active	Dynamic
	Diversifying Risk Assets	2.5	PAM Rates 2s10s Steepener	0.89	Direct	Dynamic
			FX Value Factor	0.34	Direct	Dynamic
			FX Carry Factor	0.32	Direct	Dynamic
			Rates Carry Factor	0.32	Direct	Dynamic
			Rates Momentum Factor	0.31	Direct	Dynamic
			Rates FRB Factor	0.30	Direct	Dynamic
Cash: 4.4%	Cash	4.4	Cash	4.38	Direct	

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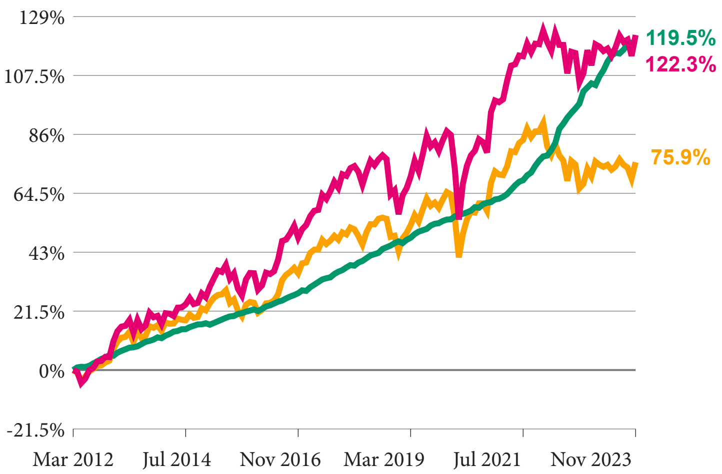
PERFORMANCE AND RISK OVERVIEW

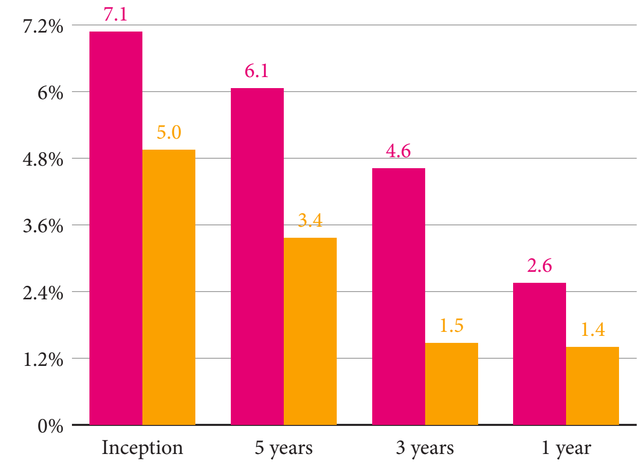
Adventurous Growth Portfolio GBP from 30 Mar 2012 to 30 Nov 2023

● Adventurous Growth Portfolio GBP ● ARC Steady Growth PCI: 60-80% ● CPI +4%

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2016	2017	2018	2019	2020	2021	2022	2023
Portfolio	11.9%	14.7%	-9.7%	19.3%	6.0%	12.8%	-5.6%	5.2%
ARC Index	11.6%	9.4%	-5.6%	15.0%	4.6%	10.2%	-10.2%	3.0%
CPI +4%	5.7%	7.1%	6.2%	5.4%	4.7%	9.7%	15.0%	7.3%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	7.1%	9.8%	0.6
ARC Index	5.0%	8.2%	0.5
CPI +4%	7.0%	1.5%	4.0

Year-on-year performance (%)

	30 Nov 18 to 29 Nov 19	29 Nov 19 to 30 Nov 20	30 Nov 20 to 30 Nov 21	30 Nov 21 to 30 Nov 22	30 Nov 22 to 30 Nov 23
Portfolio	11.0%	5.6%	12.8%	-1.0%	2.6%
ARC Index	8.9%	3.7%	11.2%	-7.4%	1.4%
CPI +4%	5.5%	4.5%	9.4%	15.1%	8.1%

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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