

PACIFIC MPS SOLUTIONS

SUSTAINABLE BALANCED 50/50 PORTFOLIO

GBP Strategy Sheet

AS AT 28 FEB 2025

OVERVIEW

Investment objective

The Portfolio aims to achieve capital growth using sustainable investments, balancing capital preservation and equity market exposure.

Suitability

Designed for investors who seek investment growth over not less than 5 years, through investment in a diversified range of ethically screened assets and who are prepared to accept periodic capital losses to achieve a higher return.

Benchmarks

ARC Balanced

Inception date

31 Jan 2017

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.



CHARGES INFORMATION

DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.11%	0.77%	0.88%

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

IDENTIFYING THE BEST SUSTAINABLE INVESTMENTS

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

- 1 Create diversified, multi-asset products that can deliver 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.

Alongside the team's rigorous process to select the best-in-class investment managers, they use two globally recognised frameworks 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.



UN Sustainable Development Goals (UN SDGs)

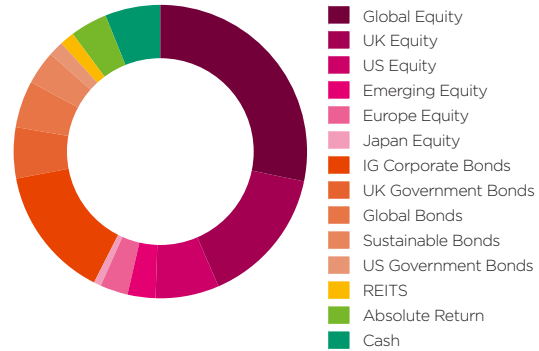
The UN SDGs are a collection of 17 interlinked goals designed to be a blueprint to achieve a better and more sustainable future for all. We map our portfolios to real world change which is vital to the future for a peaceful, more equitable world.



PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	57.5%
Fixed Income	30.7%
Alternatives	1.6%
Diversifying Assets	4.1%
Cash	6.1%
Total	100.0%



Strategy Holdings in Detail (%)

Sector	Security Name	Currency	Weightings
Dynamic Overlay Strategy	Pacific Multi-Asset Sustainable - Balanced Fund GBP A	GBP	50.0%
Global Equity	iShares MSCI World SRI UCITS ETF Dist	GBP	20.1%
UK Equity	Amundi MSCI UK IMI SRI	GBP	9.8%
Global Bonds	iShares Green Bond Index Hedged	GBP	5.1%
IG Corporate Bonds	Vanguard ESG Global Corporate Bond Hedged	GBP	5.1%
UK Government Bonds	Vanguard UK Government Bond Index	GBP	3.2%
UK Government Bonds	Royal London Short Duration Gilts	GBP	2.5%
IG Corporate Bonds	L&G ESG GBP Corp Bond 0-5yrs	GBP	2.2%
Cash	Sterling Cash	GBP	2.0%
Total			100.0%

Full Look Through Holdings (%)

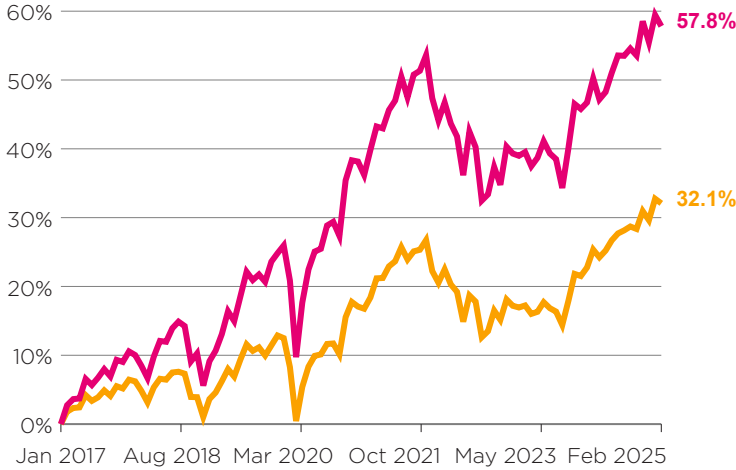
Asset Class	Sub Class	%	Holding	%
Equity: 57.5%	Global Equity	28.3	iShares MSCI World SRI UCITS ETF Dist	19.60
			AMUNDI MSCI WORLD SRI C NZ	2.35
			Schroder Global Sustainable Value Fund	2.04
			Janus Henderson Global Sustainable Equity	1.93
			Lyxor Global Gender Equality	1.74
			CT Responsible Global Equity	0.60
	UK Equity	15.3	Amundi MSCI UK IMI SRI	10.52
			Janus Henderson UK Responsible Income	2.44
			iShares MSCI UK ESG Leaders ETF	1.77
			CT Responsible UK Equity	0.31
US Equity	7.0	iShares Sustainable MSCI USA SRI	4.90	
		iShares MSCI US Value Factor ESG ETF	2.10	
Emerging Equity	3.1	Amundi MSCI Emerging ESG Leaders	1.65	
Japan Equity	0.8	iShares MSCI EM SRI	1.43	
Fixed Income: 30.7%	IG Corporate Bonds (Global)	9.5	iShares MSCI Europe SRI UCITS ETF	3.06
			iShares MSCI Japan SRI	0.81
			Vanguard ESG Global Corporate Bond Hedged	5.19
	UK Government Bonds	5.6	Lyxor ESG Corporate Bond	2.81
			iShares Euro Corporate ESG UCITS	1.51
	Global Bonds	5.2	Vanguard UK Government Bond Index	3.16
			Royal London Short Duration Gilts	2.46
	IG Corporate Bonds (GBP)	5.1	iShares Green Bond Index Hedged	5.17
			L&G ESG GBP Corp Bond 0-5yrs	2.22
	Sustainable Bonds	3.7	Rathbone Ethical Bond Fund	1.71
EdenTree Responsible and Sustainable Sterling Bond Fund			1.15	
US Government Bonds	1.7	iShares Development Bank Bond	1.93	
		iShares Green Bond	1.78	
Alternatives: 1.6%	REITS	1.6	US TSY Inflation Protected 0.625% 2043	1.66
			Bluefield Solar Income Fund	0.80
Diversifying Assets: 4.1%	Absolute Return	4.1	NextEnergy Solar Fund Limited	0.79
			Pacific GIO Macro Rates	2.34
Cash: 6.1%	Cash	6.1	PAM Rates 2s10s Steepener	1.75
			Cash	6.10

PERFORMANCE AND RISK OVERVIEW

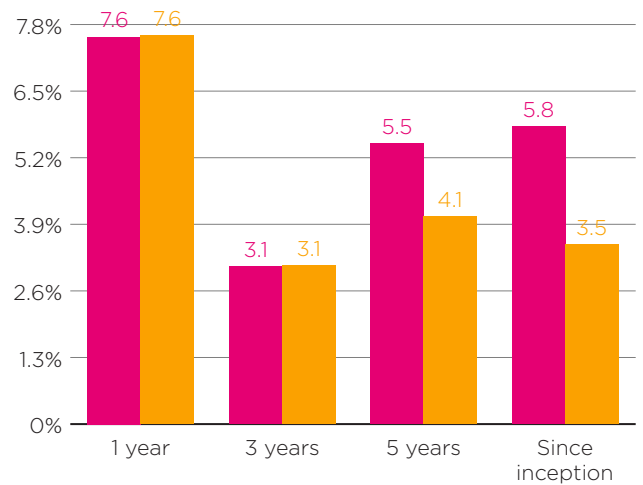
Sustainable Balanced 50/50 Portfolio GBP from 31 Jan 2017 to 28 Feb 2025

● Sustainable Balanced 50/50 Portfolio ● ARC Balanced

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024	2025
Portfolio	-4.5%	18.2%	10.8%	11.0%	-12.3%	8.7%	6.1%	1.5%
ARC	-5.1%	11.7%	4.3%	7.6%	-9.1%	5.8%	6.4%	1.9%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	5.8%	7.5%	0.5
ARC	3.5%	6.4%	0.3

Year-on-year performance (%)

	28 Feb 20 to 26 Feb 21 to 26 Feb 21	28 Feb 21 to 28 Feb 22	28 Feb 22 to 28 Feb 23	28 Feb 23 to 29 Feb 24	29 Feb 24 to 28 Feb 25
Portfolio	12.7%	5.8%	-3.3%	5.3%	7.6%
ARC	7.8%	3.2%	-2.8%	4.7%	7.6%

Important Information

Past performance is not necessarily a guide to future performance and is not guaranteed. Performance is shown net of fees. Please note: Prior to Feb 2021 the MPS strategies contain simulated data and do not represent actual performance or risk characteristics achieved by investors and may be subject to small discrepancies in data due to rounding, interest rate calculations, monthly vs daily pricing and approximate FX hedging.

Source: Pacific Asset Management and Bloomberg.

WHAT DOES SUSTAINABLE INVESTING MEAN TO PAM?

Sustainable investing is a catch-all term for investing in a way that accounts for being socially responsible and investing ethically while also seeking returns.

At PAM we use the term sustainable investing to capture the various methods of incorporating concerns around Environmental, Social and Governance (ESG) issues into our investment decision making processes.

A commitment to responsible investing

As a signatory to the UN PRI Principles for Responsible Investment, Pacific Asset Management has publicly stated our support for the better understanding of the investment implications of ESG factors.

As a business we are committed to constantly strive to be a more responsible firm both in how we operate and how we manage our clients' investments.

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