

PACIFIC MPS SOLUTIONS

**SUSTAINABLE ADVENTUROUS 50/50 PORTFOLIO**

GBP Strategy Sheet

AS AT 28 FEB 2025

**OVERVIEW**

**Investment objective**

The Portfolio aims to achieve capital growth using sustainable investments, with a bias towards 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 are prepared to accept the possibility of short-term capital losses to achieve strong market returns.

**Benchmarks**

ARC Steady Growth

**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 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.



**CHARGES INFORMATION**

DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.14%	0.77%	0.91%

\*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)**

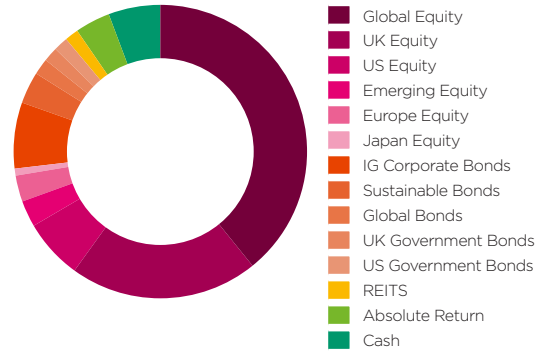
The UN SDGs are a collection of 17 interlinked goals designed to be a blueprint to achieve a better and more sustainable future for all. We map our portfolios to real world change which is vital to the future for a peaceful, more equitable world.



## PORTFOLIO HOLDINGS OVERVIEW

### Current Asset Allocation (%)

Equity	73.1%
Fixed Income	15.8%
Alternatives	1.5%
Diversifying Assets	3.9%
Cash	5.7%
<b>Total</b>	<b>100.0%</b>



### 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	28.9%
UK Equity	Amundi MSCI UK IMI SRI	GBP	14.7%
Global Bonds	iShares Green Bond Index Hedged	GBP	2.0%
UK Government Bonds	Vanguard UK Government Bond Index	GBP	2.0%
IG Corporate Bonds	Vanguard ESG Global Corporate Bond Hedged	GBP	0.5%
Cash	Sterling Cash	GBP	2.0%
<b>Total</b>			<b>100.0%</b>

### Full Look Through Holdings (%)

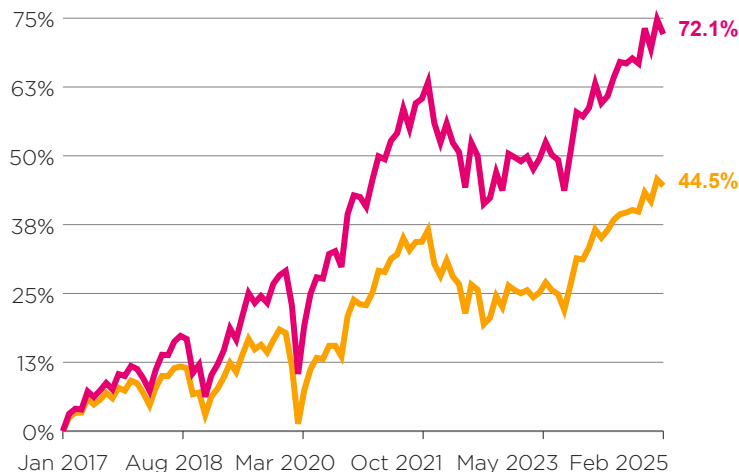
Asset Class	Sub Class	%	Holding	%
<b>Equity: 73.1%</b>	<b>Global Equity</b>	39.2	iShares MSCI World SRI UCITS ETF Dist	30.99
			AMUNDI MSCI WORLD SRI C NZ	2.23
			Schroder Global Sustainable Value Fund	1.93
			Janus Henderson Global Sustainable Equity	1.82
			Lyxor Global Gender Equality	1.65
	<b>UK Equity</b>	20.8	CT Responsible Global Equity	0.57
			Amundi MSCI UK IMI SRI	16.28
			Janus Henderson UK Responsible Income	2.31
			iShares MSCI UK ESG Leaders ETF	1.67
			CT Responsible UK Equity	0.29
<b>US Equity</b>	6.6	Liontrust UK Ethical	0.21	
		iShares Sustainable MSCI USA SRI	4.63	
<b>Emerging Equity</b>	2.9	iShares MSCI US Value Factor ESG ETF	1.99	
		Amundi MSCI Emerging ESG Leaders	1.56	
		iShares MSCI EM SRI	1.35	
		Europe ex UK Equity	2.89	
		Japan Equity	0.77	
<b>Fixed Income: 15.8%</b>	<b>IG Corporate Bonds (Global)</b>	4.6	iShares MSCI Japan SRI	0.77
			Lyxor ESG Corporate Bond	2.66
			iShares Euro Corporate ESG UCITS	1.43
	<b>Sustainable Bonds</b>	3.5	Vanguard ESG Global Corporate Bond Hedged	0.48
			iShares Development Bank Bond	1.83
	<b>IG Corporate Bonds (GBP)</b>	2.7	iShares Green Bond	1.68
			Rathbone Ethical Bond Fund	1.62
			EdenTree Responsible and Sustainable Sterling Bond Fund	1.09
	<b>Global Bonds</b>	1.8	iShares Green Bond Index Hedged	1.79
			UK Government Bonds	1.60
<b>UK Government Bonds</b>	1.6	Vanguard UK Government Bond Index	1.60	
		US Government Bonds	1.57	
<b>US Government Bonds</b>	1.6	US TSY Inflation Protected 0.625% 2043	1.57	
		Alternatives: 1.5%	REITS	1.5
<b>Diversifying Assets: 3.9%</b>	<b>Absolute Return</b>	3.9	NextEnergy Solar Fund Limited	0.75
			Pacific GIO Macro Rates	2.21
<b>Cash: 5.7%</b>	<b>Cash</b>	5.7	PAM Rates 2s10s Steepener	1.66
			Cash	5.72

## PERFORMANCE AND RISK OVERVIEW

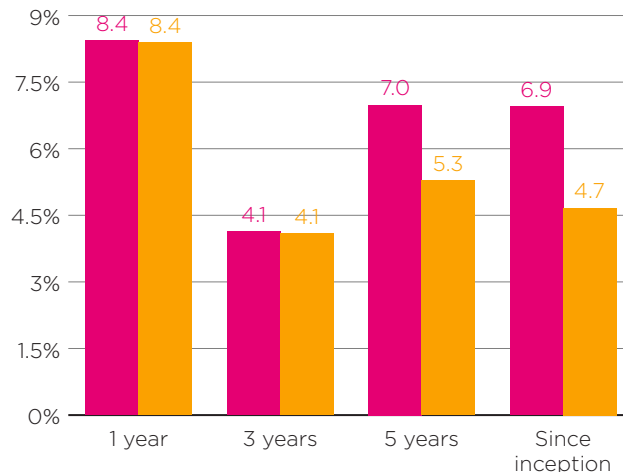
Sustainable Adventurous 50/50 Portfolio GBP from 31 Jan 2017 to 28 Feb 2025

● Sustainable Adventurous 50/50 Port-      ● ARC Steady Growth

### Cumulative Performance (%)



### Period Returns (%)



### Annual returns (%)

	2018	2019	2020	2021	2022	2023	2024	2025
<b>Portfolio</b>	-5.0%	20.8%	11.3%	14.4%	-12.0%	9.9%	7.3%	1.6%
<b>ARC</b>	-5.6%	15.0%	4.6%	10.2%	-10.2%	7.2%	7.9%	2.0%

### Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
<b>Portfolio</b>	7.0%	9.2%	0.6
<b>ARC</b>	4.7%	8.5%	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
<b>Portfolio</b>	14.6%	8.3%	-1.8%	6.0%	8.4%
<b>ARC</b>	10.0%	4.3%	-2.0%	6.2%	8.4%

### 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.

**Pacific Asset Management**  
74 Wigmore Street,  
London, W1U 2SQ

**Contact us**  
T +44 (0)20 3970 3100  
E [info@pacificam.co.uk](mailto:info@pacificam.co.uk)  
[www.pacificam.co.uk](http://www.pacificam.co.uk)



### IMPORTANT INFORMATION - FOR AUTHORISED USE ONLY

This document is issued and approved by Pacific Capital Partners Limited (PCP), which is authorised and regulated by the Financial Conduct Authority. This document is intended primarily for internal use, but may be distributed upon request to investment professionals and exempt investors in accordance with the FSMA 2000 (Promotion of Collective Investment Schemes Exemptions Order 2005) for authorised purposes only. It does not constitute advice, an offer or a recommendation to purchase or sell any financial products and you should not rely on the information in making an investment decision. The information and analysis contained herein are based on sources believed to be reliable. However, we do not guarantee their timeliness, accuracy or completeness, nor do we accept liability for any loss or damage resulting from your use or reliance upon this document. Any opinions expressed reflect our current judgment at the date of this document and are subject to change without notice. Past performance is not necessarily a guide to future performance. This report is not directed to or intended for distribution to or use by any person or entity in any jurisdiction where such distribution, publication or use would be unlawful. This document may not be reproduced (in whole or in part), transmitted, modified or used for any public or commercial purpose without the prior written permission of PCP. Pacific Asset Management is a trading name of PCP.