

PACIFIC MPS SOLUTIONS

PACIFIC DEFENSIVE EFFICIENT PASSIVE PORTFOLIO

GBP Strategy Sheet
AS AT 30 JAN 2026



OVERVIEW

Investment objective

The Portfolio aims to generate steady long term returns. This Portfolio has a strong focus on the protection of capital with limited equity market exposure, using low-cost passive investments.

Suitability

Designed for investors who seek investment growth over not less than 5 years, and who are prepared to accept some short-term potential for capital losses to generate potentially higher returns.

Inception date

31 Jan 2017

Benchmarks and Return Objective

ARC Cautious

Asset allocation profile

The portfolio can invest across all asset classes, but it is limited to a maximum equity weighting of 35%.

Risk profile

The portfolio adopts a low to moderate approach to risk and it is anticipated its volatility will not exceed 35% of global market equity volatility.



CHARGES INFORMATION

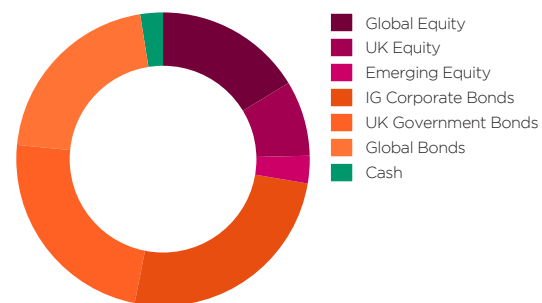
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	27.7%
Fixed Income	69.8%
Cash	2.5%
Total	100.0%



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 27.7%	Global Equity	16.3	Vanguard FTSE Dev World Ex-UK Equity Index Inst Plus Acc	16.32
	UK Equity	8.3	L&G UK Index Trust C Acc	8.31
	Emerging Equity	3.0	Vanguard EM Stock Index Inst Plus Acc GBP	3.03
Fixed Income: 69.8%	IG Corporate Bonds	25.4	L&G Sterling Corporate Bond Index C Acc	25.45
	UK Government Bonds	23.4	L&G All Stocks Gilt Index Trust C Acc	16.43
			L&G All Stocks Index Linked Gilt Index Trust C Acc	7.02
	Global Bonds	20.9	Vanguard Global Bond Index Inst Plus Hedged Acc	20.95
Cash: 2.5%	Cash	2.5	Cash	2.50

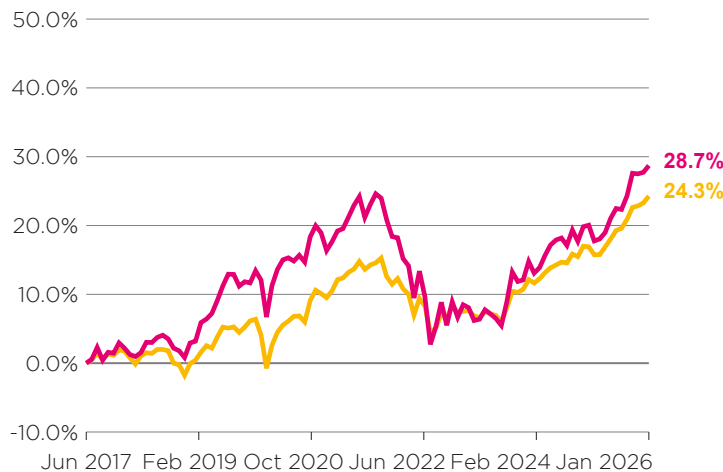
PERFORMANCE AND RISK OVERVIEW

Pacific Defensive Efficient Passive Portfolio GBP from 31 Jan 2017 to 30 Jan 2026

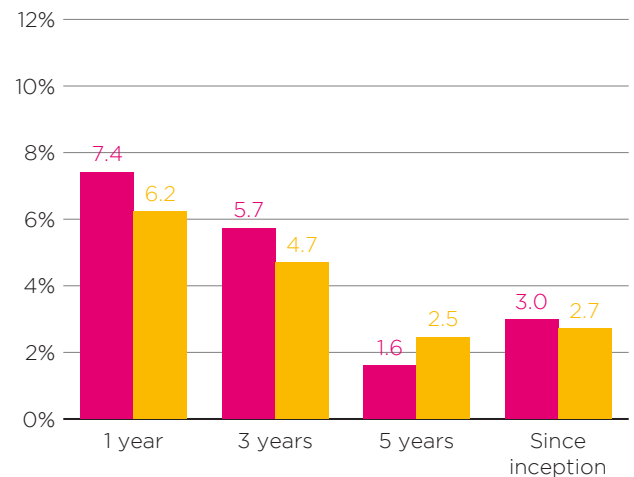
● Pacific Defensive Efficient Passive Portfolio

● ARC Cautious

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2019	2020	2021	2022	2023	2024	2025	2026
Portfolio	10.7%	7.4%	3.3%	-14.9%	7.3%	3.9%	8.5%	0.8%
ARC	8.1%	4.2%	4.2%	-7.6%	3.7%	4.6%	6.8%	0.8%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	3.0%	5.3%	0.2
ARC	2.7%	4.0%	0.2

Year-on-year performance (%)

	29 Jan 21 to 31 Jan 22	31 Jan 22 to 31 Jan 23	31 Jan 23 to 31 Jan 24	31 Jan 24 to 31 Jan 25	31 Jan 25 to 30 Jan 26
Portfolio	1.6%	-9.9%	2.7%	7.1%	7.4%
ARC	2.3%	-3.8%	1.8%	6.1%	6.2%

Important Information

Past performance is not necessarily a guide to future performance and is not guaranteed. Performance is shown net of ongoing fund charges, transaction costs and management costs where applicable. Performance may be subject to small discrepancies in data due to rounding, interest rate calculations, monthly vs daily pricing and approximate FX hedging. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

Source: Pacific Asset Management and Bloomberg.

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P>CIFIC
ASSET MANAGEMENT

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