PACIFIC ASSET MANAGEMENT

PACIFIC MPS SOLUTIONS

PACIFIC BALANCED INCOME PORTFOLIO

GBP Strategy Sheet

AS AT 30 JAN 2026

OVERVIEW

Investment objective
The Portfolio 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
3.72%

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

CHARGES INFORMATION

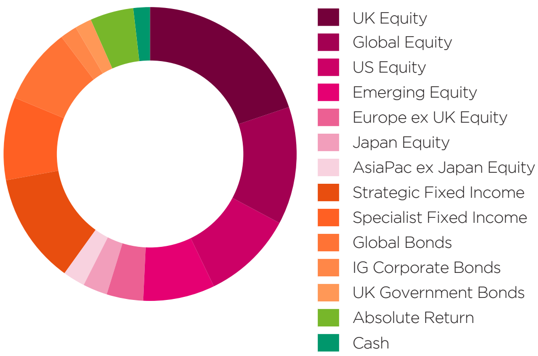
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.25%	0.22%	0.61%	1.08%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	59.9%
Fixed Income	33.4%
Diversifying Assets	4.8%
Cash	1.8%
Total	**100.0%**



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 59.9%	UK Equity	19.8	Man GLG Income D Professional Inc	7.54
			Fidelity Enhanced Income W Inc	7.03
			Fidelity Index UK Fund	5.26
	Global Equity	13.0	Franklin Templeton Clearbridge Income Fund	7.04
			Fidelity Global Enhanced Income W Inc	5.92
	US Equity	10.1	Fidelity Index US P Inc	6.13
			FTF ClearBridge US Equity Income S Inc GBP	3.92
	Emerging Equity	7.9	JPM Emerging Markets Income C Inc	7.91
	Europe ex UK Equity	4.0	BlackRock Continental European Income D Inc	4.04
	Japan Equity	2.7	iShares Japan Equity Index Fund	2.70
	AsiaPac ex Japan Equity	2.4	L&G Pacific Index Trust C Inc	2.45
Fixed Income: 33.4%	Strategic Fixed Income	12.2	TwentyFour Dynamic Bond I Net Inc GBP	6.60
			Trinity Bridge Select Fixed Income Fund X Inc	5.60
	Specialist Fixed Income	9.1	TwentyFour Monument Bond I Net Inc GBP	4.65
			M&G Emerging Markets Bond IH Inc GBP	4.47
	Global Bonds	8.4	Jupiter Global Macro Bond U1 Inc GBP	6.56
			Vanguard Global Bnd Index Inst Plus Hdg Inc GBP	1.85
	IG Corporate Bonds	1.9	Vanguard Global Short Term Corp Bond Index Instit Plus Hdg Acc	1.86
	UK Government Bonds	1.8	L&G All Stocks Index Linked Gilt Index Trust C Inc	1.84
Absolute Return: 4.8%	Absolute Return	4.8	WS Ruffer Diversified Return I Inc	4.79
Cash: 1.8%	Cash	1.8	Cash	1.84

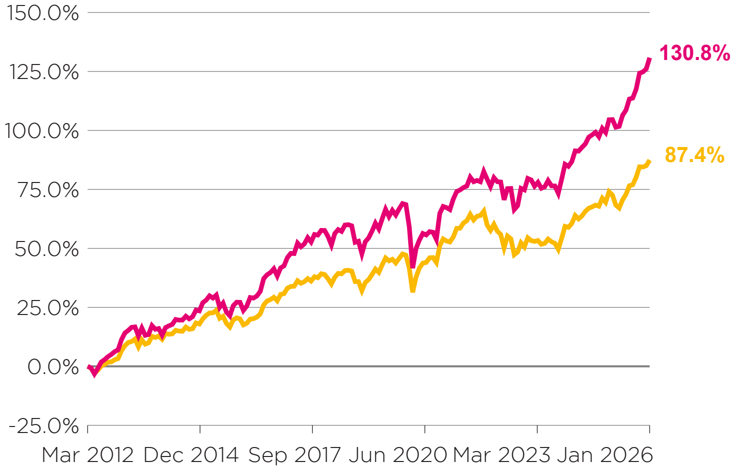
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

PERFORMANCE AND RISK OVERVIEW

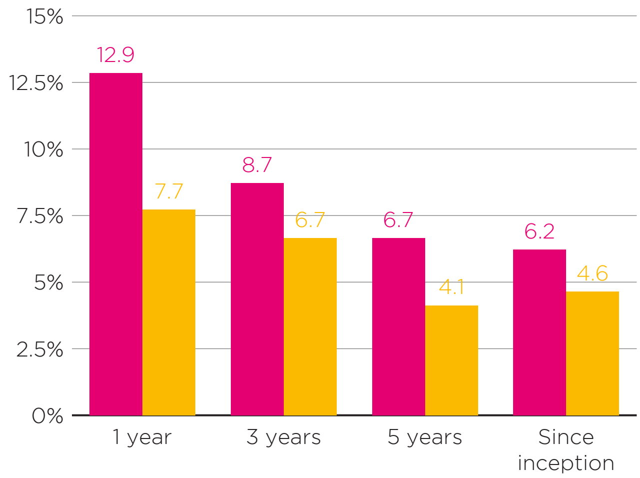
Pacific Balanced Income Portfolio GBP from 30 Mar 2012 to 30 Jan 2026

Pacific Balanced Income Portfolio   ARC Balanced

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2019	2020	2021	2022	2023	2024	2025	2026
Portfolio	14.4%	-0.7%	8.8%	-4.3%	6.2%	7.3%	13.6%	2.1%
ARC	11.7%	4.3%	7.6%	-9.1%	5.8%	6.4%	9.1%	1.3%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	6.2%	7.3%	0.7
ARC	4.6%	6.0%	0.5

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	7.2%	0.2%	2.9%	10.7%	12.9%
ARC	4.4%	-3.4%	2.9%	9.5%	7.7%

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 maybe 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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