

PACIFIC MPS SOLUTIONS

PACIFIC SUSTAINABLE BALANCED PORTFOLIO

GBP Strategy Sheet
AS AT 30 JAN 2026

OVERVIEW

Investment objective

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

Suitability

Designed for investors who seek capital growth over not less than 5 years through investment in a diversified range of ethically screened assets and are prepared to accept the prospect of some short-term capital losses to achieve a high return.

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 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

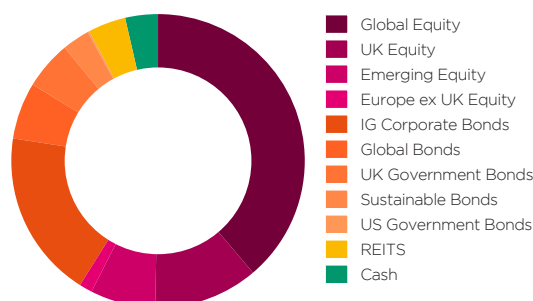
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.00%	0.14%	0.85%	0.99%

*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	58.9%
Fixed Income	33.3%
Alternatives	4.2%
Cash	3.6%
Total	100.0%



Strategy Holdings in Detail (%)

Sector	Security Name	Currency	Weightings
Access Fund	Pacific Multi-Asset Sustainable - Balanced Fund GBP A	GBP	50.0%
Global Equity	Amundi MSCI World SRI Climate Paris Aligned I GBP Acc	GBP	9.9%
Global Equity	CT Sustainable Global Equity Income C Acc	GBP	6.0%
Global Equity	Janus Henderson Global Sustainable Equity G Acc	GBP	6.0%
UK Equity	Janus Henderson UK Responsible Income G Acc	GBP	4.5%
Emerging Equity	Amundi MSCI Emerging Markets SRI Climate Paris Aligned IG GBP	GBP	3.6%
Global Bonds	Wellington Global Impact Bond S Hedged Acc GBP	GBP	6.3%
IG Corporate Bonds	CT UK Social Bond ZNA GBP	GBP	6.3%
UK Government Bonds	L&G All Stocks Gilt Index Trust C Acc	GBP	5.4%
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.

Full Look Through Holdings (%)

The below funds are those selected on platform in addition to those accessed via the Sustainable access fund.

Asset Class	Sub Class	%	Holding	%
Equity: 58.9%	Global Equity	38.8	Amundi MSCI World SRI Climate Paris Aligned I GBP Acc	9.93
			Janus Henderson Global Sustainable Equity G Acc	5.99
			CT Sustainable Global Equity Income C Acc	5.96
			AMUNDI MSCI WORLD SRI C NZ	5.05
			Schroder Global Sustainable Value Fund	5.01
			Janus Henderson Global Sustainable Equity	3.33
			iShares Global Clean Energy ETF	1.79
			L&G Healthcare Technology & Innovation ETF	1.66
			CT Responsible Global Equity	0.08
	UK Equity	11.5	Janus Henderson UK Responsible Income G Acc	4.58
			Janus Henderson UK Responsible Income	4.16
			CT Responsible UK Equity B Acc	2.78
	Emerging Equity	7.2	Amundi MSCI Emerging Markets SRI Climate Paris Aligned IG	3.72
			Amundi MSCI Emerging ESG Leaders	1.97
			GIB AM Emerging Markets Active Engagement	1.50
	Europe ex UK Equity	1.4	Mirabaud Discovery Europe ex UK Fund	1.44
Fixed Income: 33.3%	IG Corporate Bonds (GBP)	12.3	Rathbone Ethical Bond Fund	5.38
			EdenTree Sterling Bond Fund	3.80
			Liontrust Sustainable Future Corporate Bond	3.09
	Investment Grade Corporate Bonds	6.2	CT UK Social Bond ZNA GBP	6.25
	Global Bonds	6.2	Wellington Global Impact Bond S Hedged Acc GBP	6.25
	UK Government Bonds	5.3	L&G All Stocks Gilt Index Trust C Acc	5.32
	Sustainable Bonds	3.0	iShares Green Bond	1.54
			iShares Development Bank Bond	1.49
	US Government Bonds	0.2	US Treasury Inflation Protected	0.17
Alternatives: 4.2%	REITS	4.2	KBI Global Sustainable Infrastructure Fund	3.98
			NextEnergy Solar Fund Limited	0.11
			Bluefield Solar Income Fund	0.07
Cash: 3.6%	Cash	3.6	Cash	3.61

COMMITMENT TO RESPONSIBLE INVESTING

As a business, Pacific Asset Management applies a firm-wide sustainability culture. Our philosophy is that everything we do should, to some extent, be viewed with a sustainable mindset.

This means we don't segregate sustainability and investment decision making, all of our investment professionals are responsible for both.

As well as being a proud signatory to the **UN Principles for Responsible Investment** (UN PRI), our independently managed tool – **EnlightenESG** – aims to educate and provide guidance in assessing client ESG preferences and help make better choices.



Whilst many are retreating from sustainability due to increasing regulatory requirements, Pacific is absolutely committed to prioritising sustainability by increasing headcount, enhancing our sustainable investment processes, stewardship, and oversight.



Our commitment to transparency and accountability continues through our **UK Stewardship Code reporting**, to which Pacific Asset Management is now a signatory as of August 2025.

Pacific's sustainable offering has also seen substantial growth, now exceeding £400 million in assets, reflecting the ongoing demand and momentum in this area.

CLIENT BENEFITS



Sustainable solutions designed to accommodate a range of client risk appetites and returns expectations.



Helping clients meet their investment goals whilst abiding by strict ESG principles.



Outstanding track record of sustainable multi-asset investing with highly experienced investment team.



Established and disciplined investment process focusing on the sustainability credentials of all the underlying investments.

IDENTIFYING SUSTAINABLE INVESTMENTS

We analyse and compare potential investments using globally recognised sustainable frameworks.

In addition, any asset managers we invest with must be UN PRI Signatories and exclude harmful activities i.e. Controversial Weapons, Tobacco, Alcohol, Gambling, adult entertainment, UN Global Compact violators, thermal coal and oil fuels.

INVESTING TO MAKE A DIFFERENCE

The sustainability process is not just about measuring past performance, but stress-testing sustainability criteria both in the present and in the future. The team look under the hood of the selected funds, to ensure they understand their key performance, concentration risks, regional allocations, style/factor exposure and sustainability drivers.

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

- 1 Create diversified, multi-asset products that can deliver strong risk adjusted 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. ”

WILL THOMPSON
Chief Sustainability Officer

Alongside the team's rigorous process to select investment managers, they use a globally recognised framework 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.



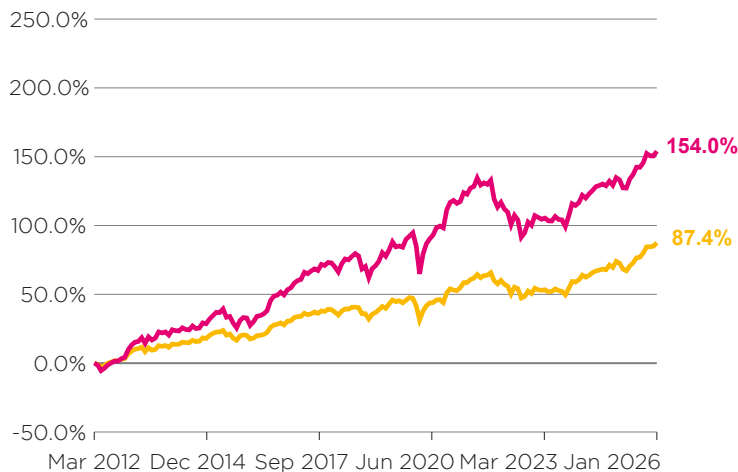
PERFORMANCE AND RISK OVERVIEW

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

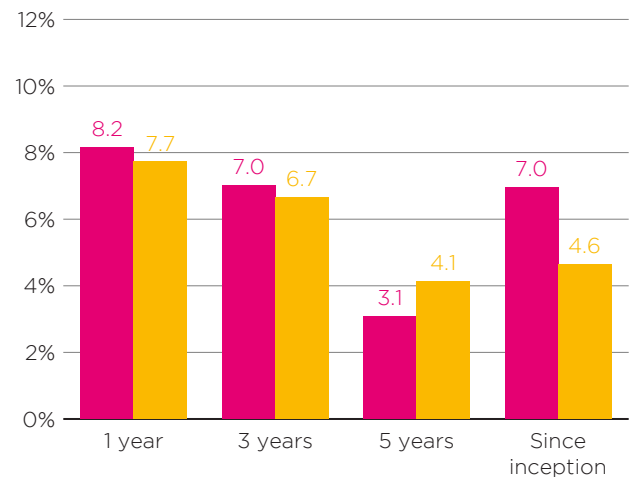
● Pacific Sustainable Balanced Portfolio

● ARC Balanced

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2019	2020	2021	2022	2023	2024	2025	2026
Portfolio	18.6%	12.8%	7.4%	-14.0%	7.8%	6.2%	9.3%	1.4%
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	7.0%	8.1%	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	0.4%	-5.4%	3.5%	9.4%	8.2%
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 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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