PACIFIC ASSET MANAGEMENT

PACIFIC MPS SOLUTIONS

PACIFIC AGGRESSIVE EFFICIENT PASSIVE PORTFOLIO

defaqto ★★★★★ 2025 EXPERT RATED

3D AWARDED BY ARC FOR COMMITMENT TO TRANSPARENCY 2025

GBP Strategy Sheet

AS AT 30 JAN 2026

OVERVIEW

Investment objective

The Portfolio aims to maximise capital growth, with a significant bias towards equity market exposure, using low-cost passive investments.

Suitability

Designed for investors who seek investment growth over a term of 5-10 years and who are prepared to place the majority of their capital at risk to achieve strong market returns.

Inception date

31 Jan 2017

Benchmarks and Return Objective

ARC Equity Risk

Asset allocation profile

The portfolio can invest in all asset classes, with up to 100% equity exposure, including higher-risk sectors like emerging markets and technology.

Risk profile

The portfolio adopts a higher approach to risk and it is anticipated its volatility will not exceed 110% of global market equity volatility.

Lower ← Level of risk → Higher

1	2	3	4	**5**

CHARGES INFORMATION

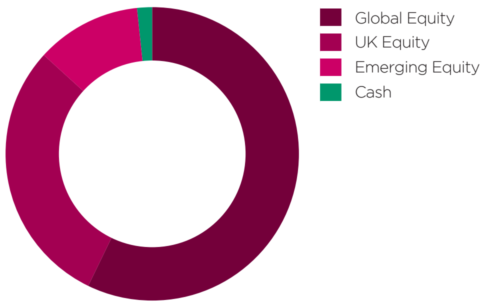
DFM	Transaction Costs	Ongoing Charges Figure	Total Charges*
0.15%	0.02%	0.08%	0.25%

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

PORTFOLIO HOLDINGS OVERVIEW

Current Asset Allocation (%)

Equity	98.3%
Cash	1.7%
Total	**100.0%**



Fund Holdings in Detail (%)

Asset Class	Sub Class	%	Holding	%
Equity: 98.3%	Global Equity	57.2	Vanguard FTSE Dev World Ex-UK Equity Index Inst Plus Acc	28.64
			L&G International Index Trust C Acc	28.54
	UK Equity	29.6	L&G UK Index Trust C Acc	29.57
	Emerging Equity	11.6	Vanguard EM Stock Index Inst Plus Acc GBP	11.58
Cash: 1.7%	Cash	1.7	Cash	1.66

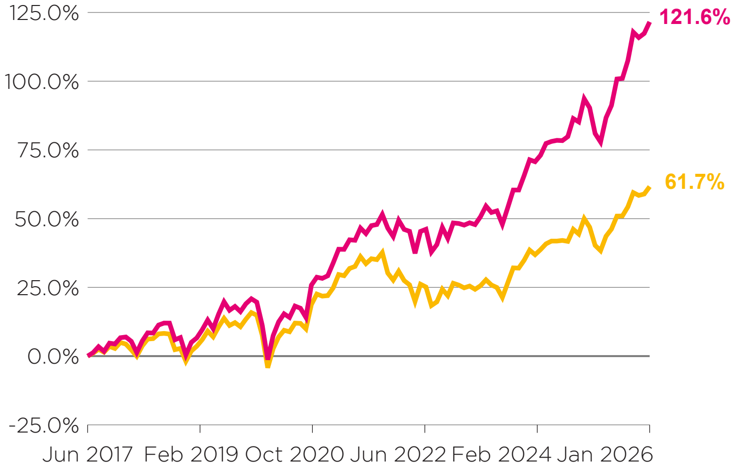
Source: Pacific Asset Management. Holdings and allocations are subject to change. Totals may not sum to 100% due to rounding.

PERFORMANCE AND RISK OVERVIEW

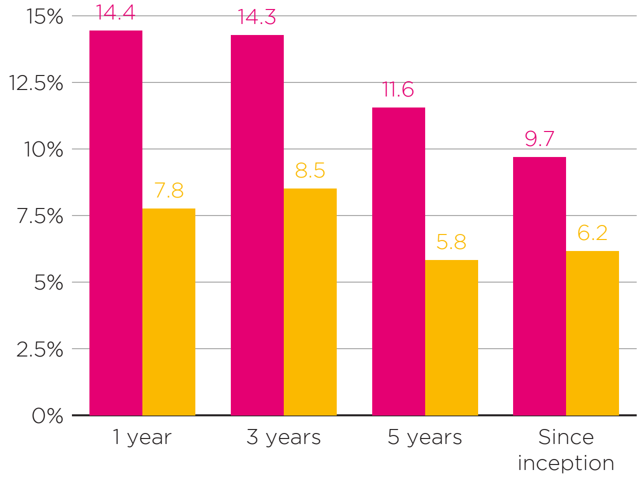
Pacific Aggressive Efficient Passive Portfolio GBP from 31 Jan 2017 to 30 Jan 2026

Pacific Aggressive Efficient Passive Portfolio   ARC Equity Risk

Cumulative Performance (%)



Period Returns (%)



Annual returns (%)

	2019	2020	2021	2022	2023	2024	2025	2026
Portfolio	20.3%	6.5%	17.7%	-5.8%	12.3%	15.4%	17.4%	1.9%
ARC	18.0%	5.8%	12.3%	-11.4%	8.3%	9.3%	10.1%	1.7%

Performance and risk characteristics

	Annualised Compound Return (%)	Annualised Volatility (%)	Sharpe Ratio
Portfolio	9.7%	11.8%	0.6
ARC	6.2%	10.2%	0.4

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	14.2%	1.3%	8.1%	20.7%	14.4%
ARC	6.9%	-2.9%	4.4%	13.6%	7.8%

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.

PLEASE GET IN TOUCH

Pacific Asset Management
74 Wigmore Street,
London, W1U 2SQ
United Kingdom

Contact us
T +44 20 3970 3100
E mps@pacificam.co.uk

www.pacificam.co.uk
For more information,
updates and to find out
more please visit our website

PACIFIC ASSET MANAGEMENT