

# PAC Capital Conservative



Morningstar Aus Msec Conservative TR AUD

A\$AUD

30/06/2021

## Fund Strategy

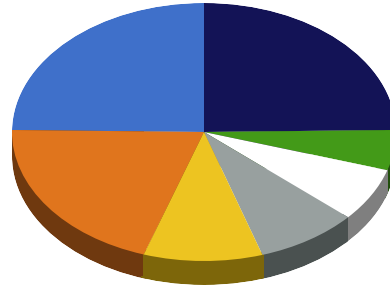
**Portfolio Description** – A diversified portfolio of securities across both defensive/income-oriented assets, such as cash and fixed interest securities, and growth assets such as Australian equities, property and international equities. The mix of defensive and growth assets and the allocation between defensive and growth assets will vary according to market conditions.

**Investment Objective** – The P.A.C. Conservative Portfolio aims to achieve a moderate amount of capital growth along with some income by investing in a diversified portfolio of growth and defensive assets.

**Performance Objective** – to exceed the Morningstar Aus Multi-Sector Conservative TR Index (AUD).

## Portfolio Weights

- International Fixed Interest 25.00%
- Australian Fixed Interest 24.97%
- International Shares 20.05%
- Groups < 5% 9.98%
- Australian Shares 8.51%
- Cash 6.50%
- Australian Listed Property 5.00%



## Fund Performance

Performance as at 30 June 2021	1 Month	QTD	1 Year	3 Year	Inception
<b>Portfolio</b>	0.92	3.20	10.13	10.17	9.71
<b>Benchmark</b>	0.99	2.35	4.02	4.47	4.19
<b>Excess Return</b>	-0.06	0.85	6.11	5.71	5.52

## Fund Performance

P.A.C. Capital Conservative portfolio returned 0.92% in June. Morningstar Aus Multi-Sector Conservative TR Index (AUD) returned 0.99% in June.

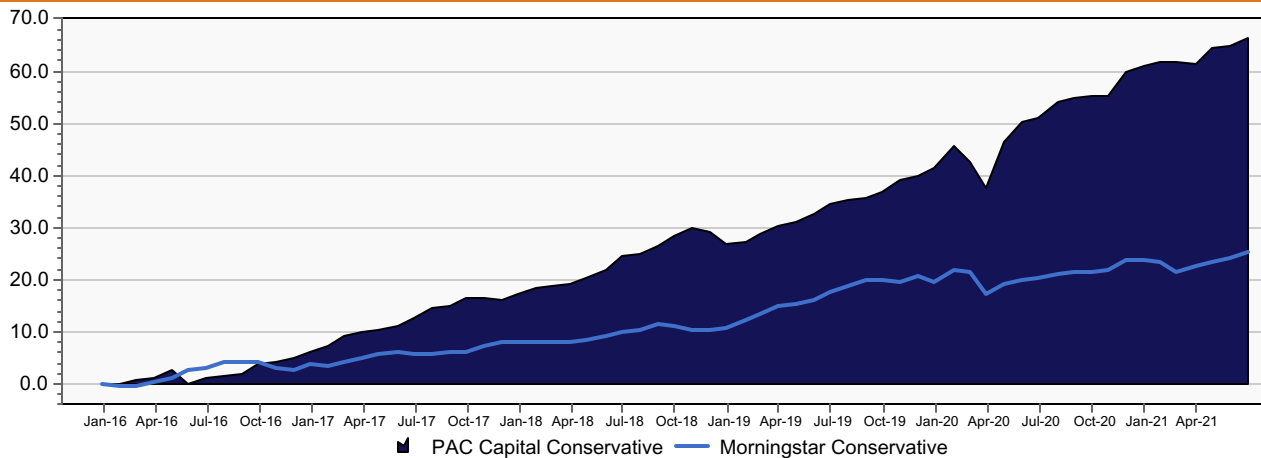
Additional performance metrics and details regarding the fund's performance relative to its benchmark and industry peers.

Further details on the fund's performance, including historical returns and risk metrics.

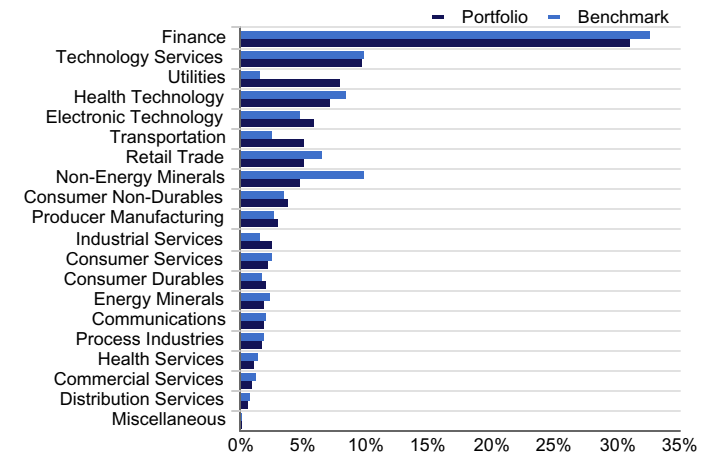
## Top Industry Funds

Fund	1 Month	YTD	1 Year	3 Year
BetaShares Ethical Diversified High...	5.6%	12.5%	18.1%	
CBUS Super Conservative				
FirstChoice WS Inv - FirstChoice WS...	1.5%	8.0%	17.8%	7.3%
Vanguard Diversified Conservative I...	1.2%	2.9%	8.0%	6.3%
AMP Flexible Lifetime Investment-AM...	1.1%	3.1%	7.0%	4.1%
AustralianSuper Stable	1.1%	3.9%	8.3%	5.6%
MLC Wholesale Horizon 3 - Cons Grwt...	1.1%	6.9%	14.8%	6.2%
Morningstar Conservative Fund - Cla...	0.8%	1.7%	4.1%	3.6%
IOOF WealthBuilder Conservative -IO...	0.8%	2.2%	5.3%	3.5%

## Cumulative Performance



## Sector Weights



# PAC Capital Conservative



Morningstar Aus Msec Conservative TR AUD

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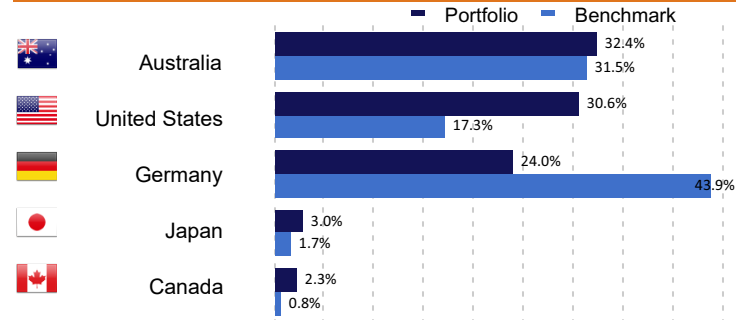
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## Portfolio Manager

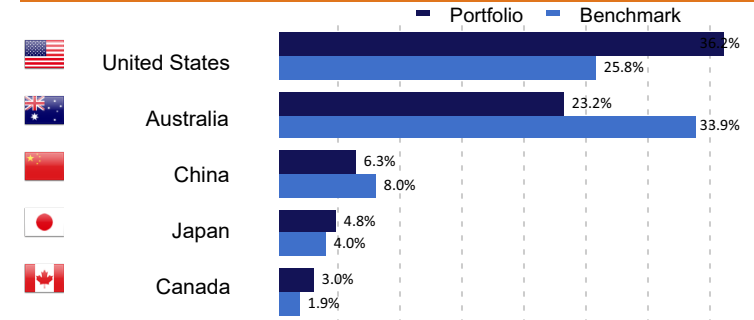


**Clayton Larcombe**  
 Managing Director  
 Chief Investment Officer (CIO)

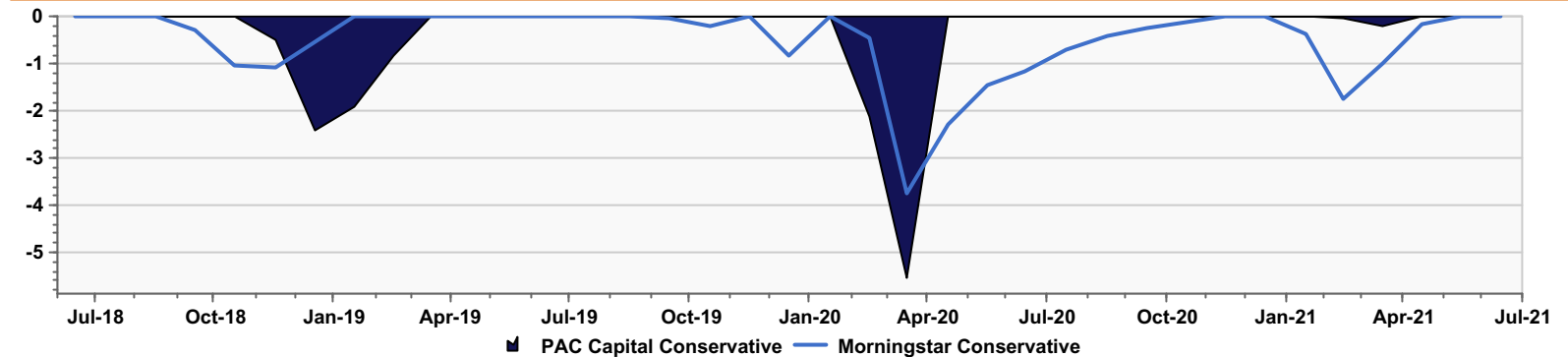
## Top 5 Countries by Domicile



## Top 5 Countries by Revenue



## Drawdown



Market values are calculated using the latest available Net Asset Value (NAV) for unlisted managed funds and the latest closing price for listed securities, for the report date. Data for each fund are provided by Factset Pacific, INC. ABN 18 084 544 865 342. The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. PWM Financial Services does not, nor do any of their related entities, employees, or directors, give any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.