PIMCO

Put the Power of PIMCO to Work For You

A STRONG PARTNERSHIP CAN BE CRUCIAL IN ACHIEVING SUCCESSFUL INVESTMENT OUTCOMES

Your financial advisor is dedicated to helping you reach your financial goals and a PIMCO model can help build a solid foundation for your portfolio.

CLIENT

- Defines their investment goals and objectives, including their risk tolerance

FINANCIAL ADVISOR

- Researches model choices to find a best fit for client
- Monitors portfolios on an ongoing basis
- Determines final portfolio allocations

PIMCO

- Monitors global economic and market landscape
- Actively managed model portfolios

OUR INVESTMENT APPROACH

Founded in 1971, PIMCO is one of the world's premier fixed income managers. Guided by our long-standing investment process, which has been tested in virtually every market environment, our Models are specifically designed to help navigate challenging market environments, while helping advisors streamline their practices.

BACKED BY THE FULL FORCE OF PIMCO

265+	23	165+	50+
Portfolio managers with an average of 17 years of experience	Global offices throughout the Americas, Europe and Asia	Analysts and Risk Managers	Years of Active Fixed Income Expertise

As of 31 December 2024. Source: PIMCO.

PIMCO MODEL PORTFOLIOS APPROACH

Forward looking investment views
Allocations reflect active, forward-looking views driven by our investment process

Broad opportunity set
Models utilize PIMCO flagship funds, where active management seeks to add alpha

Analytics infrastructure
PIMCO's proprietary risk analytics infrastructure provides a robust engine to optimize and stress test allocation

MODEL PORTFOLIOS BUILT FOR CHANGING MARKETS

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Contact your financial advisor today to learn more about PIMCO Model Portfolios.	Financial Professionals: To contact PIMCO, please call your PIMCO market team or dial 1 800.628.1237.

The managed account strategies described in this material are offered by Pacific Investment Management Company LLC and are available exclusively through financial professionals. Managed accounts have a minimum asset level and may not be appropriate for all investors. For more information about this product, contact your financial advisor. Financial professionals seeking more information should contact their managed accounts department or call their PIMCO representative.

The PIMCO Models described in this material are available exclusively through investment professionals.

PIMCO Models are created based on what Pacific Investment Management Company LLC (together with its affiliates, "PIMCO") believes to be generally accepted investment theory. In adjusting PIMCO models PIMCO considers, among other things, the results of quantitative modeling. Such quantitative modeling is designed to optimize each Model's allocation and align with the Model's investment objective, and takes into account various factors or "inputs", determined by PIMCO, including third party data, to generate a suggested allocation for the PIMCO Models. PIMCO's investment team then reviews the quantitative output and adjusts the output to reflect variables, which may include, among other things, the anticipated trade size, target total expense ratio for the Model, and qualitative investment insights. PIMCO Model allocations are ultimately subject to the discretion of PIMCO's investment team. PIMCO Models are for illustrative purposes only and may not be appropriate for all investors. PIMCO Models are not based on any particularized financial situation, or need, and are not intended to be, and should not be construed as, a forecast, research, investment advice or a recommendation for any specific PIMCO or other strategy, product or service. Individuals should consult with their own financial advisors to determine the most appropriate allocations for their financial situation, including their investment objectives, time frame, risk tolerance, savings and other investments. Volatility is historical and is likely to change over time. PIMCO has not undertaken, and will not undertake, any analysis to determine any specific models' suitability for specific investors.

The risks of a PIMCO Model's allocations will be based on the risks of the PIMCO mutual funds (each, a "Fund") included in the PIMCO Model's allocation ("Underlying Fund"). The PIMCO Model's allocations are subject to the risk that the Underlying Funds and the allocations and reallocation (or "rebalancing") of the PIMCO Model among the various Underlying Funds may not produce the desired result. The PIMCO Model allocations to Underlying Funds have changed over time and are expected to change in the future. The selection and weighting process across Underlying Funds is informed based on return estimates driven by PIMCO's quantitative models and forecasts for key risk factor inputs and forward looking view and risk estimates informed by PIMCO's analytic infrastructure ("Systems"). These Systems rely heavily on the use of proprietary and nonproprietary data, software, hardware, and intellectual property, including data, software and hardware that may be licensed or otherwise obtained from third parties. The use of such Systems has inherent limitations and risks. Although we take reasonable steps to develop and use Systems appropriately and effectively, there can be no assurance that we will successfully do so. Errors may occur in the design, writing, testing, monitoring, and/or implementation of Systems, including in the manner in which Systems function together. The effectiveness of Systems may diminish over time, including as a result of market changes and changes in the behavior of market participants. The quality of the resulting analysis, including the PIMCO Model allocations depends on a number of factors including the accuracy and quality of data inputs into the Systems, the mathematical and analytical assumptions and underpinnings of the Systems' coding, the accuracy in translating those analytics into program code or interpreting the output of a System by another System in order to facilitate a change in market conditions, the successful integration of the various Systems into the portfolio selection and trading process and whether actual market events correspond to one or more assumptions underlying the Systems. Management risk is the risk that the investment techniques and risk analyses applied by PIMCO will not produce the desired results, and that certain policies or developments may affect the investment techniques available to PIMCO in connection with managing the strategy.

PIMCO Model allocations are licensed or otherwise made available to investment professionals. PIMCO Models' allocations are updated on a defined production cycle. The Underlying Funds are available by prospectus only. Implementing investment professionals may or may not implement the PIMCO Model's allocation as provided, and actual allocations to Underlying Funds may vary. There are expenses associated with the Underlying Funds in addition to any fees charged by implementing investment professionals. Additionally, the implementing investment professional may include cash allocations, which are not reflected herein.

More information on PIMCO's investment advisory services (including its model portfolios and advisory fees) is in Part 2A of PIMCO's Form ADV. SMA portfolios will be charged a wrap fee which may be all inclusive of advisory, trading, custodial and administrative fees. Actual fees will vary by client. Individual results may vary as a result of market conditions, trading costs and other factors, which may be unique to each account. Individual account holdings will vary depending on the size of an account, cash flows and account restrictions. Portfolio holdings are subject to change daily without notice. At any time an individual account managed in this strategy may or may not include securities held by another portfolio. Consequently, any particular account may have portfolio characteristics and performance that differ from another individual account in this strategy.

A word about risk: All investments contain risk and may lose value. Investors should consult their investment professional prior to making an investment decision.

PIMCO does not provide legal or tax advice. Please consult your tax and/or legal counsel for specific tax or legal questions and concerns.

For financial professionals: The implementation of, or reliance on, a model portfolio allocation is left to your discretion. PIMCO is not responsible for determining the securities to be purchased, held and sold for a client's account(s), nor is PIMCO responsible for determining the best interest or appropriateness of a model portfolio allocation or any securities included therein for any of your clients. PIMCO does not place trade orders for any of the your clients' account(s). Information and other marketing materials provided to you by PIMCO concerning a model portfolio allocation - including holdings, performance and other characteristics -may not be indicative of a client's actual experience from an account managed in accordance with the model portfolio allocation.

For end investors: The implementation of, or reliance on, a model portfolio allocation is left to the discretion of your financial professional. PIMCO is not responsible for determining the securities to be purchased, held and sold for your account(s), nor is PIMCO responsible for determining the suitability or appropriateness of a model portfolio allocation or any securities included therein. PIMCO does not place trade orders for your or any of your financial professionals clients' accounts. Information and other marketing materials provided to you by PIMCO concerning a model portfolio allocation - including holdings, performance and other characteristics -may not be indicative of a client's actual experience from an account managed in accordance with the model portfolio allocation. This material has been created by PIMCO and the information included herein has not been verified by your financial professional and may materially differ from information provided by your financial professional. Investors should consult their financial professional prior to making an investment decision.