



Pacific Equity Growth

This equity portfolio is designed to provide conservative portfolio growth while retaining low relative risk. It is diversified across most major sectors of the U.S. economy. Companies must have a history of successful management and sustainable profitability, maintain a consistently strong balance sheet, and have projected sustainable growth. The Pacific Equity Growth portfolio philosophy can be described as a GARP portfolio which, stands for Growth companies At a Reasonable Price.

Top 5 Holdings (As of 12/31/20)

Apple, Inc.	AAPL
Microsoft	MSFT
Visa	V
Dollar General	DG
Nike	NKE

Pacific Dividend Growth

This portfolio invests in high quality, conservative companies that have a history of growing their dividends over time. Growing dividends increase the tax-advantaged income generated by the portfolio. Similar to the Pacific Equity Growth portfolio, companies must have a history of successful management and sustainable profitability and maintain a consistently strong balance sheet. Studies conclude that dividends have contributed significantly to the total return of the S&P 500 throughout history.

Top 5 Holdings (As of 12/31/20)

Apple	AAPL
Microsoft	MSFT
3M	MMM
JP Morgan	JPM
PROCTOR & GAMBLE	PG

Pacific Sector ETF

The Pacific Sector ETF seeks to outperform the S&P 500 by overweighting sectors or industries that we find relatively attractive based on our fundamental analysis. This portfolio offers tremendous diversification as the ETF's represent ownership in hundreds of companies. An ETF is considered a passive investment and is not actively managed like a traditional mutual fund but offers much lower expense ratios

Top 3 Holdings (As of 12/31/20)

SPDR S&P 500	SPY
SPDR Technology	XLK
Schwab Health Care	SCHD

Pacific ESG

ESG stands for **Environment, Social** and **Governance**. Many investors feel that by investing in companies that integrate ESG considerations into their businesses they are supporting companies that share their values. We have designed the ESG portfolio by combining different types of ESG ETF's in various weights designed to lower expenses, reduce risk and provide diversification. This portfolio consists largely of large-cap ESG companies from around the world.

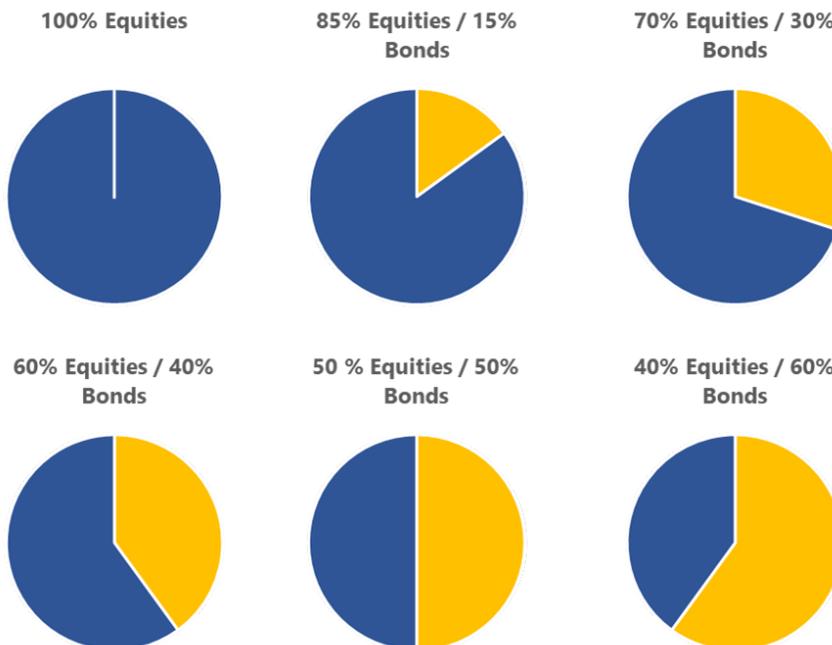
Consideration Examples

Energy consumption	Climate change
Animal welfare	Human rights
Child & forced labor	Pollution



Balanced Portfolios

Each of our Pacific Portfolios can be balanced with a bond allocation to better meet the needs and risk levels of each individual client. Balanced portfolios allow clients to maintain exposure to equities while reducing market volatility with a customized bond allocation.



Managed Account Service

In addition to Investment Portfolios managed by Pacific Coast we can leverage a robust Managed Account Platform. Through this platform clients of Pacific Coast gain access to an array of other money managers. Clients that partner with Pacific Coast and have existing managed accounts at banks and brokers experience significantly better pricing by transferring to Pacific Coast. Managed Accounts also allow us to identify additional investment strategies to compliment your specific investment goals and objectives.



Pacific Oregon Tax-Free Income

This portfolio is designed to generate tax free income for Oregon residents exempt from Federal and State of Oregon taxation. A customized 10 year laddered¹ portfolio would consist of “investment grade” quality municipal bonds only, generating tax-free income.

Pacific Taxable Income

This portfolio consists of only “investment grade” quality bonds laddered¹ over 10 years in equal weightings. We include fixed income ETF’s, U.S. Treasuries and individual corporate bonds.

State Specific Tax-Free Bonds

We will custom design and manage a portfolio of tax-free municipal bonds for residents of states with state income taxation.

¹Construction of the Pacific Oregon Tax Free Income portfolio will vary depending on market conditions and yield curve. Not all investments discussed or referred to in this publication or the website will be suitable or profitable for a client’s investment profile. Investments carry no guarantee and you may lose money. All information contained herein is for informational purposes only, should not be construed as investment advice, and does not constitute an offer, solicitation or recommendation to purchase any security or investment advisory service.