
DALBAR validates Pacific Life funds as QDIAs

By Editor Test *Wed, Sep 26, 2012*

The PL Portfolio Optimization Funds are five target-risk fund-of-funds, ranging from conservative to aggressive, that are designed to offer investors one-step diversification.

All of the PL Portfolio Optimization Funds from Pacific Life Funds has been validated by DALBAR, Inc., as meeting the requirements of qualified default investment alternatives (QDIAs) for employer-sponsored retirement plans, Pacific Life said in a release.

The PL Portfolio Optimization Funds are five target-risk fund-of-funds, ranging from conservative to aggressive, that are designed to offer investors one-step diversification. Each includes up to 13 separate asset class styles, spreading risk across various markets.

The asset allocation mix for each fund is determined by Pacific Life Fund Advisors LLC with an eye toward minimizing downside risk.

The five PL Portfolio Optimization funds from Pacific Life Funds are:

- **PL Portfolio Optimization Conservative Fund**—Seeks current income and preservation of capital.
- **PL Portfolio Optimization Moderate-Conservative Fund**—Seeks current income and moderate growth of capital.
- **PL Portfolio Optimization Moderate Fund**—Seeks long-term growth of capital and low to moderate income.
- **PL Portfolio Optimization Moderate-Aggressive Fund**—Seeks moderately high, long-term capital appreciation with low current income.
- **PL Portfolio Optimization Aggressive Fund**—Seeks high, long-term capital appreciation.