

28 Feb 2025

## Objectives and policy

The Portfolio aims to provide capital growth and income by investing in a diversified range of assets and markets worldwide. The Portfolio is benchmarked against the IA Mixed Investment 0-35% Shares sector.

## Portfolio characteristics

Comparator benchmark	IA Mixed Investment 0-35% Shares
Investment Time Horizon	10-15 years. Minimum suggested investment term is five years.
Risk profile	Low risk
DFM fee	0.25%
Ongoing costs* (inc. DFM fee)	0.64%
MiFID cost	0.03%
Historical yield	2.26%
Total number of holdings (ex cash)	15
Annualised Volatility	8.06%
Launch Date	01 Jan 2020

## Ratings & awards



## 5 years performance %



Source: FactSet, net of investment management fee

## Cumulative performance %

Time Period	1m	3m	6m	1 year	3 years	5 years
ASPIM ESG 3	-0.39	0.09	1.84	5.76	4.47	15.99
IA Mixed Investment 0-35% Shares	0.10	0.83	2.15	6.81	4.91	9.01

Source: FactSet, net of investment management fee

## Discrete performance %

	Feb 24 - Feb 25	Feb 23 - Feb 24	Feb 22 - Feb 23	Feb 21 - Feb 22	Feb 20 - Feb 21
ASPIM ESG 3	5.76	5.27	-6.16	0.14	10.87
IA Mixed Investment 0-35% Shares	6.81	4.08	-5.62	0.35	3.53

Source: FactSet, net of investment management fee

## Top 10 performance contributors over 1 year

28 Feb 2025

Investment	Contribution
Vanguard Global Bond Index Hedged Acc GBP	1.04%
Vanguard ESG Developed World All Cap Equity Index Acc GBP	0.91%
abrdn Global Government Bond Tracker B Acc	0.64%
Rathbone Ethical Bond Fund I Acc GBP	0.57%
BlueBay Global High Yield ESG Bond S Acc GBP	0.57%
Janus Henderson Global Sustainable Equity I Acc	0.52%
M&G Global Listed Infrastructure I Acc	0.47%
Royal London Sustainable Leaders Trust C Acc	0.43%
Royal London Global Sustainable Equity Z Acc	0.37%
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	0.17%

Source: FactSet

## Capital at risk. Past performance is not a guide to future performance.

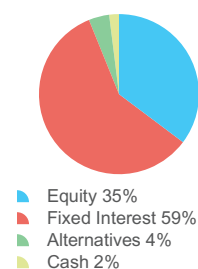
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 28 Feb 2025

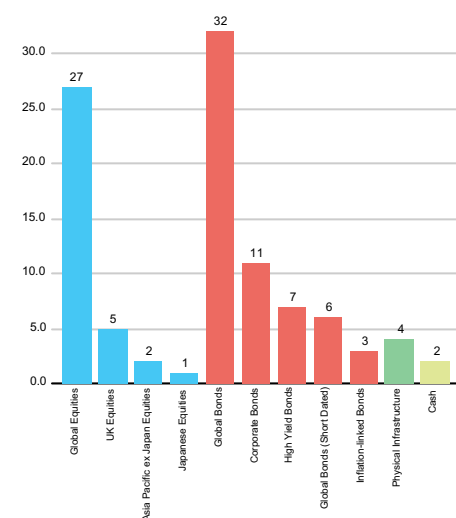
## Portfolio holdings and sector breakdown %

Holdings	Sector	%
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	22.00
abrdn Global Government Bond Tracker B Acc	Global Bonds	10.00
Royal London Global Sustainable Equity Z Acc	Global Equities	10.00
Vanguard ESG Developed World All Cap Equity Index Acc GBP	Global Equities	10.00
BlueBay Global High Yield ESG Bond S Acc GBP	High Yield Bonds	7.00
Janus Henderson Global Sustainable Equity I Acc	Global Equities	7.00
Rathbone Ethical Bond Fund I Acc GBP	Corporate Bonds	7.00
Vanguard Global Short-Term Bond Index Hedged Acc GBP	Global Bonds (Short Dated)	6.00
Royal London Sustainable Leaders Trust C Acc	UK Equities	5.00
M&G Global Listed Infrastructure PP Acc GBP	Physical Infrastructure	4.00
Royal London Sustainable Short Duration Corporate Bond M Acc	Corporate Bonds	4.00
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	3.00
Amundi Index MSCI Pacific ex Japan SRI PAB IG GBP	Asia Pacific ex Japan Equities	2.00
Amundi Index MSCI Japan SRI PAB IG GBP	Japanese Equities	1.00
Cash	Cash	1.00
Royal London Short Term Money Market Y Acc	Cash	1.00

## Asset allocation



## Sector breakdown %



### Important information and risk warnings

The performance shown on this factsheet represents that of a model provided by Atlantic House Investments to its client the financial adviser. It should be taken as illustrative. To understand the performance achieved by an individual client the right source of information is the specific investment platform that produces the individual client valuation. This is because the exact replication of the portfolio across platforms, and how charges are levied, may vary and the platforms themselves are best placed to ensure that additional costs such as advisory and platform fees are properly included. This enables the investor to understand the individual cost of ownership and the specific fair value of the proposition to the individual client.

Where the portfolio owns funds managed by Atlantic House Investments within the portfolio clients should be aware that a separate fee may be earned by the investment manager for the management of these funds. The performance may include a period of performance achieved by the equivalent portfolio prior to this branded portfolio being offered.

\*The ongoing cost figure represents the cost of the management of the portfolio including underlying fund ongoing charges and discretionary management charge. Funds can also experience other costs associated with trading the underlying securities which may be disclosed separately on valuations. These are estimates however and no additional fee is earned in association with these charges. The source of this data is FactSet.

### Key risks

It is the responsibility of the adviser to select the correct model appropriate for the client's time horizon and objective. Financial advisers must satisfy themselves that the funds' current asset allocations reflect the risk/return expectations of the funds when mapped. Albemarle's model portfolios are mapped against a selection of third-party risk profiling tools to aid advisers as part of suitability assessments for clients. The methodology and results of third-party risk profiling tools are not undertaken by Albemarle Street Partners.

### Low Risk

This would be appropriate for an investor who is willing to take limited risk, where capital preservation is at the forefront of the investment strategy. The investor is willing to accept modest fluctuations in the value of their portfolio over the long-term.

© 2025 ASPIM All Rights Reserved. For the avoidance of doubt the discretionary fund manager of this portfolio is Atlantic House Investments Limited \*The ongoing cost figure represents the cost of the management of the portfolio including underlying fund ongoing charges and discretionary management charge. Funds can also experience other costs associated with trading the underlying securities which may be disclosed separately on valuations. These are estimates however and no additional fee is earned in association with these charges. The source of this data is Factset. Fund performance is calculated bid to bid net of all charges with income reinvested at the payment date. The source for the performance data from inception until 1st October 2023 is Bloomberg, with anything following this date provided by Factset. Past performance is not a guide to future performance. The value of investments and any income from them can fall and you may get back less than you invested. (1) The information, data, analyses, and opinions contained herein (2) include the proprietary information of Albemarle Street Partners, (3) may not be copied or redistributed without prior permission (4) do not constitute investment advice offered by Albemarle Street Partners or any associated parties (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete, or accurate. Albemarle Street Partners shall not be responsible for any trading decisions, damages, or other losses resulting from, or related to, this information, data, analyses, or opinions or their use. (7) is intended for use by professional investors only. (8) ©Albemarle Street Partners 2025. All rights reserved. Albemarle Street Partners is a trading name of Atlantic House Investments Limited (AHL). AHL is a Private Limited Company registered in England and Wales. Registration Number: 11962808. Registered Office address: One Eleven, Edmund Street, Birmingham, West Midlands, B3 2HJ. Authorised and regulated by the Financial Conduct Authority. FRN 931264.