

28 Feb 2025

## Objectives and policy

The Portfolio aims to provide capital growth by investing in a diversified range of assets and markets worldwide. The Portfolio is benchmarked against the IA Mixed Investment 40-85% Shares sector.

## Portfolio characteristics

|                                    |   |
|------------------------------------|---|
| Comparator benchmark               | IA Mixed Investment 40-85% Shares                             |
| Investment Time Horizon            | 10-15 years. Minimum suggested investment term is five years. |
| Risk profile                       | High risk   |
| DFM fee                            | 0.25%   |
| Ongoing costs* (inc. DFM fee)      | 0.56%   |
| MiFID cost                         | 0.05%   |
| Historical yield                   | 2.11%   |
| Total number of holdings (ex cash) | 20  |
| Annualised Volatility              | 8.32%   |
| Launch Date                        | 11 Oct 2012   |

## Ratings & awards



|             |   |
|-------------|---|
| Risk 1 - 5  | 4 |
| Risk 1 - 7  | 5 |
| Risk 1 - 10 | 8 |



## 5 years performance %



Source: FactSet, net of investment management fee

## Cumulative performance %

| Time Period                       | 1m    | 3m   | 6m   | 1 year | 3 years | 5 years |
|-----------------------------------|-------|------|------|--------|---------|---------|
| ASPIM GROWTH 7                    | -1.86 | 0.63 | 4.25 | 10.14  | 21.34   | 40.70   |
| IA Mixed Investment 40-85% Shares | -1.19 | 0.93 | 3.80 | 9.69   | 15.23   | 33.19   |

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 GROWTH 7                    | 10.14           | 10.47           | -0.27           | 3.65            | 11.86           |
| IA Mixed Investment 40-85% Shares | 9.70            | 6.26            | -1.14           | 4.21            | 10.92           |

Source: FactSet, net of investment management fee

## Top 10 performance contributors over 1 year

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| Investment   | Contribution |
|--|--------------|
| HSBC American Index C Acc                            | 2.53%        |
| Fidelity Index US RS Acc GBP                         | 1.63%        |
| Fidelity Index US P                                  | 1.57%        |
| M&G Asian I Acc GBP                                  | 0.91%        |
| Aegon High Yield Bond B Acc                          | 0.71%        |
| iShares Continental European Equity Index (UK) D Acc | 0.71%        |
| HSBC FTSE All Share Index C Acc                      | 0.40%        |
| Aegon High Yield Bond S Acc GBP                      | 0.40%        |
| Atlantic House Defined Returns B                     | 0.37%        |
| Fidelity Asia Pacific Opportunities                  | 0.29%        |

Source: FactSet

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

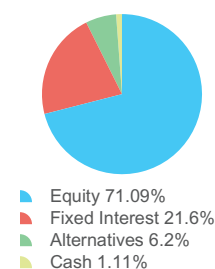
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 28 Feb 2025

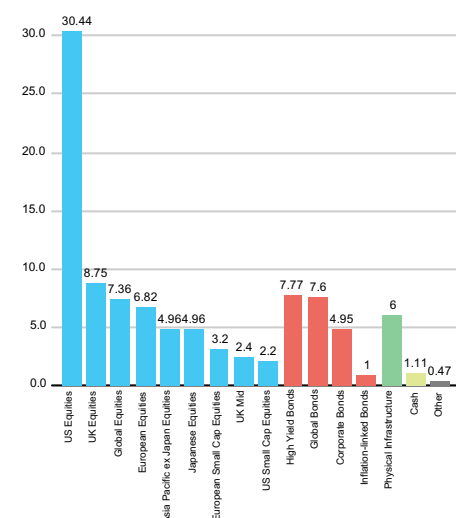
## Portfolio holdings and sector breakdown %

| Holdings  | Sector                         | %     |
|---|--------------------------------|-------|
| Fidelity Index US RS Acc GBP  | US Equities                    | 15.00 |
| HSBC American Index C Acc   | US Equities                    | 7.80  |
| Aegon High Yield Bond S Acc GBP                                       | High Yield Bonds               | 6.60  |
| M&G Global Listed Infrastructure PP Acc GBP                           | Physical Infrastructure        | 5.70  |
| Atlantic House Defined Returns B                                      | UK Equities                    | 5.00  |
| iShares Continental European Equity Index (UK) D Acc                  | European Equities              | 4.90  |
| Royal London Global Equity Income Z Acc                               | Global Equities                | 4.90  |
| Vanguard Global Bond Index Hedged Acc GBP                             | Global Bonds                   | 4.80  |
| Royal London Corporate Bond M Acc                                     | Corporate Bonds                | 4.70  |
| iShares Japan Equity Index (UK) D Acc                                 | Japanese Equities              | 3.90  |
| IFSL Marlborough European Special Situations P Inc                    | European Small Cap Equities    | 3.20  |
| SPDR S&P 500 UCITS ETF GBP  | US Equities                    | 3.00  |
| Invesco S&P 500 UCITS ETF GBP   | US Equities                    | 2.90  |
| L&G Global Equity UCITS ETF GBP                                       | Global Equities                | 2.50  |
| iShares Mid Cap UK Equity Index (UK) D Acc                            | UK Mid                         | 2.40  |
| T. Rowe Price US Smaller Companies Equity C Acc                       | US Small Cap Equities          | 2.20  |
| Atlantic House Dynamic Duration Class A Acc GBP                       | Global Bonds                   | 2.00  |
| iShares UK Equity Index (UK) D Acc                                    | UK Equities                    | 2.00  |
| M&G Asian PP Acc  | Asia Pacific ex Japan Equities | 2.00  |
| Vanguard FTSE Developed Europe UCITS ETF GBP                          | European Equities              | 1.90  |
| iShares S&P 500 Swap UCITS ETF GBP                                    | US Equities                    | 1.70  |
| iShares Core FTSE 100 UCITS ETF GBP                                   | UK Equities                    | 1.40  |
| L&G Pacific Index Trust C Acc   | Asia Pacific ex Japan Equities | 1.30  |
| SPDR Bloomberg SASB U.S. High Yield Corporate ESG UCITS ETF GBP       | High Yield Bonds               | 1.20  |
| Cash  | Cash                           | 1.10  |
| L&G Asia Pacific ex Japan Equity UCITS ETF GBP                        | Asia Pacific ex Japan Equities | 1.10  |
| L&G Japan Equity UCITS ETF GBP  | Japanese Equities              | 1.10  |
| abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc          | Inflation-linked Bonds         | 0.90  |
| iShares Core Global Aggregate Bond UCITS ETF GBP                      | Global Bonds                   | 0.60  |
| Xtrackers SICAV - MSCI Pacific ex-Japan ESG Screened UCITS ETF GBP    | Asia Pacific ex Japan Equities | 0.60  |
| iShares USD Corp Bond ESG UCITS ETF GBP                               | Corporate Bonds                | 0.30  |
| L&G ESG Emerging Markets Government Bond (USD) 0-5 Year UCITS ETF GBP | Emerging Market Bonds          | 0.30  |
| L&G UK Equity UCITS ETF GBP   | UK Equities                    | 0.30  |
| iShares Physical Gold ETC GBP   | Gold                           | 0.20  |
| L&G Global Infrastructure Index C Acc                                 | Physical Infrastructure        | 0.20  |
| SPDR Bloomberg Global Aggregate Bond UCITS ETF GBP                    | Global Bonds                   | 0.20  |
| HSBC FTSE 100 UCITS ETF GBP   | UK Equities                    | 0.10  |
| iShares Global Infrastructure UCITS ETF GBP                           | Physical Infrastructure        | 0.10  |
| iShares USD TIPS 0-5 UCITS ETF GBP                                    | Inflation-linked Bonds         | 0.10  |

## Asset allocation



## Sector breakdown %



## ASPIM Prima Funds

This portfolio contains a 10% holding in each of the Prima Balanced & Prima Adventurous funds, of which Albemarle Street Partners undertook the role of Investment Advisor of in December 2024. For the purposes of this factsheet, the Prima Balanced & Prima Adventurous funds have been broken down into their constituent holdings and aggregated with the remaining portfolio holdings. There is 0% investment management fee paid to Albemarle Street Partners when accessing the Prima Balanced & Prima Adventurous funds through our Model Portfolio Service. The 0.10% AMC is paid to the ACD, Margetts Fund Management, for their services.

## 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.

### High Risk

This would be appropriate for an investor who is willing to accept a relatively high risk when investing in the pursuit of greater investment returns. The investor is willing to accept high fluctuations in the value of their portfolio over the long-term.

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