

## Objectives and policy

The Portfolio aims to provide capital growth and some income by investing in a diversified range of assets and markets worldwide. The Portfolio is benchmarked against the IA Mixed Investment 20-60% Shares sector.

## Portfolio characteristics

|                                    |   |
|------------------------------------|---|
| Comparator benchmark               | IA Mixed Investment 20-60% Shares                             |
| Investment Time Horizon            | 10-15 years. Minimum suggested investment term is five years. |
| Risk profile                       | Medium risk   |
| Ongoing costs*                     | 0.70%   |
| MiFID cost                         | 0.04%   |
| Historical yield                   | 1.68%   |
| Total number of holdings (ex cash) | 16  |
| Annualised Volatility              | 9.17  |
| 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 5                       | -0.95 | -0.06 | 2.16 | 6.01   | 7.47    | 24.49   |
| IA Mixed Investment 20-60% Shares | -0.26 | 1.04  | 2.79 | 8.28   | 9.94    | 19.02   |

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 5                       | 6.01            | 6.11            | -4.46           | 0.83            | 14.89           |
| IA Mixed Investment 20-60% Shares | 8.25            | 4.70            | -3.02           | 1.59            | 6.56            |

Source: FactSet, net of investment management fee

## Top 10 performance contributors over 1 year

28 Feb 2025

| Investment  | Contribution |
|---|--------------|
| Vanguard ESG Developed World All Cap Equity Index Acc GBP | 1.10%        |
| BlueBay Global High Yield ESG Bond S Acc GBP              | 0.92%        |
| Royal London Sustainable Leaders Trust C Acc              | 0.77%        |
| Vanguard Global Bond Index Hedged Acc GBP                 | 0.68%        |
| Janus Henderson Global Sustainable Equity I Acc           | 0.58%        |
| M&G Global Listed Infrastructure I Acc                    | 0.47%        |
| Royal London Global Sustainable Equity Z Acc              | 0.38%        |
| abrdn Global Government Bond Tracker B Acc                | 0.36%        |
| Rathbone Ethical Bond Fund I Acc GBP                      | 0.31%        |
| iShares UK Gilts All Stocks Index (UK) D Acc              | 0.24%        |

Source: FactSet

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

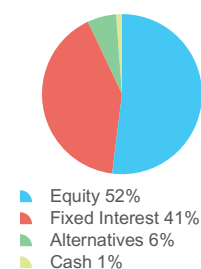
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 28 Feb 2025

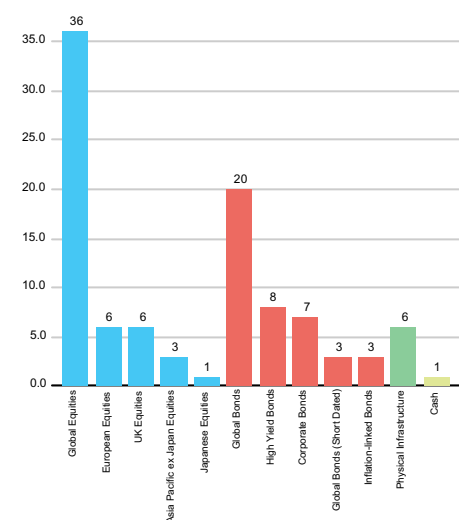
## Portfolio holdings and sector breakdown %

| Holdings   | Sector                         | %     |
|--|--------------------------------|-------|
| Vanguard Global Bond Index Hedged Acc GBP                    | Global Bonds                   | 15.00 |
| Royal London Global Sustainable Equity Z Acc                 | Global Equities                | 12.00 |
| Vanguard ESG Developed World All Cap Equity Index Acc GBP    | Global Equities                | 12.00 |
| Janus Henderson Global Sustainable Equity I Acc              | Global Equities                | 10.00 |
| BlueBay Global High Yield ESG Bond S Acc GBP                 | High Yield Bonds               | 8.00  |
| Amundi Index MSCI Europe SRI PAB IG GBP                      | European Equities              | 6.00  |
| M&G Global Listed Infrastructure PP Acc GBP                  | Physical Infrastructure        | 6.00  |
| Royal London Sustainable Leaders Trust C Acc                 | UK Equities                    | 6.00  |
| abrdn Global Government Bond Tracker B Acc                   | Global Bonds                   | 5.00  |
| Rathbone Ethical Bond Fund I Acc GBP                         | Corporate Bonds                | 5.00  |
| 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 | 3.00  |
| Vanguard Global Short-Term Bond Index Hedged Acc GBP         | Global Bonds (Short Dated)     | 3.00  |
| Jupiter Ecology I Acc  | Global Equities                | 2.00  |
| Royal London Sustainable Short Duration Corporate Bond M Acc | Corporate Bonds                | 2.00  |
| Amundi Index MSCI Japan SRI PAB IG GBP                       | Japanese Equities              | 1.00  |
| Cash   | 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.

### Medium Risk

This would be appropriate for an investor who is willing to take moderate risk to achieve their investment goals, achieving a capital return above inflation. The investor is willing to accept moderate fluctuations in the value of their portfolio over the long-term.

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