

31 Mar 2025

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
DFM fee	0.25%
Ongoing costs* (inc. DFM fee)	0.53%
MiFID cost	0.05%
Historical yield	2.33%
Total number of holdings (ex cash)	21
Annualised Volatility	7.79%
Model launch date	31 Aug 2019

Ratings & awards



5 year performance %



Source: FactSet, net of investment management fee

Cumulative performance %

Time Period	1m	3m	6m	1 year	3 years	5 years
ASPIM GROWTH 5	-2.84	-1.59	0.04	3.94	10.18	38.73
IA Mixed Investment 20-60% Shares	-1.89	0.18	0.25	3.77	6.28	29.88

Source: FactSet, net of investment management fee

Discrete performance %

	Mar 24 - Mar 25	Mar 23 - Mar 24	Mar 22 - Mar 23	Mar 21 - Mar 22	Mar 20 - Mar 21
ASPIM GROWTH 5	3.94	11.09	-4.58	3.14	22.08
IA Mixed Investment 20-60% Shares	3.77	7.80	-5.00	1.79	20.05

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

Investment	Contribution
HSBC American Index C Acc	1.07%
Fidelity Index US P	0.62%
M&G Asian I Acc GBP	0.55%
Aegon High Yield Bond B Acc	0.53%
Vanguard Global Bond Index Hedged Acc GBP	0.42%
Aegon High Yield Bond S Acc GBP	0.35%
M&G Global Listed Infrastructure I Acc	0.31%
Royal London International Government Bond M Inc	0.27%
Atlantic House Defined Returns B	0.26%
L&G Pacific Index Trust I Acc	0.18%

Source: FactSet

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

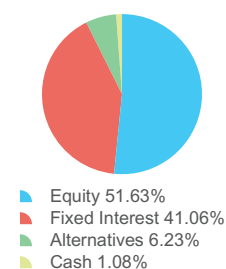
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Mar 2025

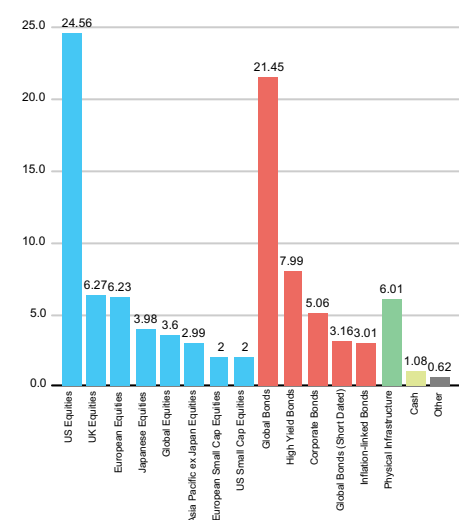
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	15.00
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	8.20
Aegon High Yield Bond S Acc GBP	High Yield Bonds	6.60
HSBC American Index C Acc	US Equities	6.00
iShares Continental European Equity Index (UK) D Acc	European Equities	6.00
M&G Global Listed Infrastructure PP Acc GBP	Physical Infrastructure	5.40
Royal London International Government Bond M Inc	Global Bonds	4.00
iShares Core Global Aggregate Bond UCITS ETF GBP	Global Bonds	3.70
iShares Japan Equity Index (UK) D Acc	Japanese Equities	3.60
Royal London Global Equity Income Z Acc	Global Equities	3.60
SPDR Bloomberg Global Aggregate Bond UCITS ETF GBP	Global Bonds	3.50
Atlantic House Defined Returns B	UK Equities	3.40
abrDN Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	2.20
iShares USD Treasury Bond 1-3yr UCITS ETF GBP	Global Bonds (Short Dated)	2.20
Atlantic House Dynamic Duration Class A Acc GBP	Global Bonds	2.00
IFSL Marlborough European Special Situations P Inc	European Small Cap Equities	2.00
T. Rowe Price US Smaller Companies Equity C Acc	US Small Cap Equities	2.00
iShares UK Equity Index (UK) D Acc	UK Equities	1.80
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	1.80
Royal London Corporate Bond M Acc	Corporate Bonds	1.80
SPDR S&P 500 UCITS ETF GBP	US Equities	1.80
Vanguard Global Credit Bond Inv Hedged Acc GBP	Corporate Bonds	1.80
Invesco S&P 500 UCITS ETF GBP	US Equities	1.70
iShares USD Corp Bond ESG UCITS ETF GBP	Corporate Bonds	1.50
SPDR Bloomberg SASB U.S. High Yield Corporate ESG UCITS ETF GBP	High Yield Bonds	1.40
Cash	Cash	1.10
iShares Core FTSE 100 UCITS ETF GBP	UK Equities	1.10
M&G Asian PP Acc	Asia Pacific ex Japan Equities	1.00
Vanguard Global Short-Term Bond Index Hedged Acc GBP	Global Bonds (Short Dated)	1.00
iShares USD TIPS 0-5 UCITS ETF GBP	Inflation-linked Bonds	0.80
Amundi UK Government Bond UCITS ETF GBP	Gilts	0.40
L&G Global Infrastructure Index C Acc	Physical Infrastructure	0.40
L&G Japan Equity UCITS ETF GBP	Japanese Equities	0.40
iShares Global Infrastructure UCITS ETF GBP	Physical Infrastructure	0.20
iShares Physical Gold ETC GBP	Gold	0.20
L&G Asia Pacific ex Japan Equity UCITS ETF GBP	Asia Pacific ex Japan Equities	0.20
Vanguard FTSE Developed Europe UCITS ETF GBP	European Equities	0.20
SPDR S&P 500 UCITS ETF USD	US Equities	0.10

Asset allocation



Sector breakdown %



ASPIM Prima Funds

This portfolio contains a 20% holding in the Prima Cautious fund, of which Albemarle Street Partners undertook the role of Investment Advisor of in December 2024. For the purposes of this factsheet, the Prima Cautious fund has been broken down into its constituent holdings and aggregated with the remaining portfolio holdings. There is 0% investment management fee paid to Albemarle Street Partners when accessing the Prima Cautious fund 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. The model launch date refers to the date this specific branded portfolio was launched on investment platform(s). Performance shown prior to this date is that of the investment strategy deployed by Albemarle Street Partners in an equivalent model of this risk profile. This performance should be taken as illustrative only.

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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