

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 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	0.15%
Ongoing costs* (inc. DFM fee)	0.27%
MiFID cost	0.01%
Historical yield	2.10%
Total number of holdings (ex cash)	16
Annualised Volatility	8.08%
Launch Date	01 Mar 2016

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 INDEX 5	-1.22	0.60	4.19	10.07	16.76	29.33
IA Mixed Investment 20-60% Shares	-0.26	1.05	2.80	8.29	9.95	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 INDEX 5	10.07	8.75	-2.46	3.38	7.15
IA Mixed Investment 20-60% Shares	8.28	4.70	-3.02	1.59	6.56

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	2.33%
Fidelity Index US P	1.34%
Fidelity Index US RS Acc GBP	1.33%
Vanguard FTSE U.K. All Share Index Unit Trust A Acc GBP	0.93%
L&G Global Infrastructure Index C Acc	0.73%
Vanguard Global Corporate Bond Index Hedged Acc GBP	0.69%
L&G Pacific Index Trust I Acc	0.61%
Vanguard Global Bond Index Hedged Acc GBP	0.58%
iShares Continental European Equity Index (UK) D Acc	0.54%
abrdn Global Government Bond Tracker B Acc	0.46%

Source: FactSet

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

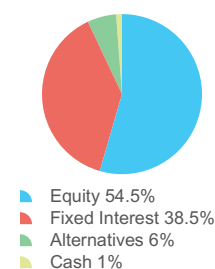
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 28 Feb 2025

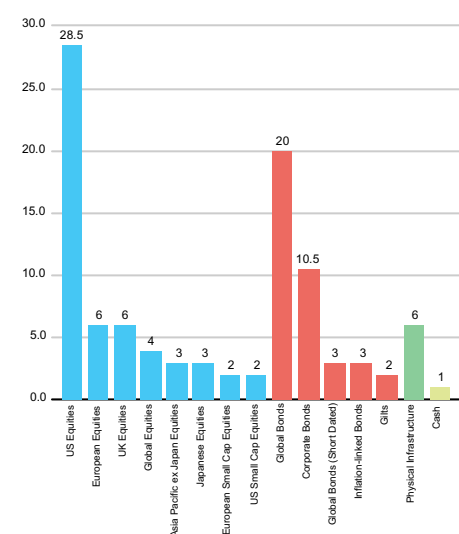
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	15.00
HSBC American Index C Acc	US Equities	13.50
Vanguard Global Corporate Bond Index Hedged Acc GBP	Corporate Bonds	10.50
abrdrn Global Government Bond Tracker B Acc	Global Bonds	10.00
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	10.00
iShares Continental European Equity Index (UK) D Acc	European Equities	6.00
iShares UK Equity Index (UK) D Acc	UK Equities	6.00
L&G Global Infrastructure Index C Acc	Physical Infrastructure	6.00
Fidelity Index World P	Global Equities	4.00
abrdrn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	3.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	3.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	3.00
Vanguard Global Short-Term Bond Index Hedged Acc GBP	Global Bonds (Short Dated)	3.00
Dimensional European Small Companies Acc GBP	European Small Cap Equities	2.00
Dimensional US Small Companies Acc GBP	US Small Cap Equities	2.00
L&G All Stocks Gilt Index Trust C Acc	Gilts	2.00
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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