

31 Aug 2024

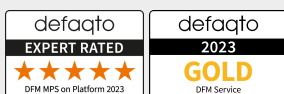
## Objectives and policy

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 Flexible Investment sector.

## Portfolio characteristics

|                                    |   |
|------------------------------------|---|
| Comparator benchmark               | IA Flexible Investment  |
| Investment Time Horizon            | 10-15 years. Minimum suggested investment term is five years. |
| Ongoing costs*                     | 0.67%   |
| MiFID cost                         | 0.05%   |
| Historical yield                   | 0.76%   |
| Total number of holdings (ex cash) | 12  |
| Launch Date                        | 01 Jan 2020   |

## Ratings & awards



## Performance since inception %



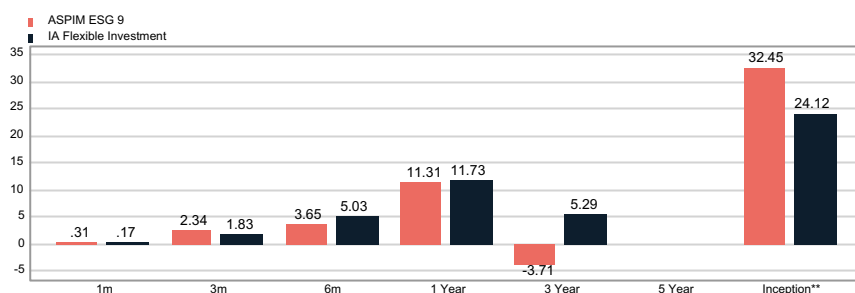
Source: FactSet

## Discrete Performance %

|                        | Aug 23 to Aug 24 | Aug 22 to Aug 23 | Aug 21 to Aug 22 | Aug 20 to Aug 21 | Aug 19 to Aug 20 |
|------------------------|------------------|------------------|------------------|------------------|------------------|
| ASPIM ESG 9            | 11.31            | -0.60            | -12.97           | 26.42            | --               |
| IA Flexible Investment | 11.73            | 0.39             | -6.13            | 19.43            | 2.24             |

Source: FactSet

## Performance summary %



Source: FactSet

## Top 5 contributors over 1 year %

| Model Security Name                             | Contribution To Return |
|---|------------------------|
| 5 Highest                                       | 7.84                   |
| Amundi INDEX MSCI USA SRI PAB IG GBP            | 2.78                   |
| Amundi Index MSCI Europe SRI PAB IG GBP         | 1.61                   |
| Royal London Sustainable Leaders Trust C Acc    | 1.43                   |
| Janus Henderson Global Sustainable Equity I Acc | 1.03                   |
| Jupiter Ecology I Acc                           | 0.99                   |

## Top 5 detractors over 1 year %

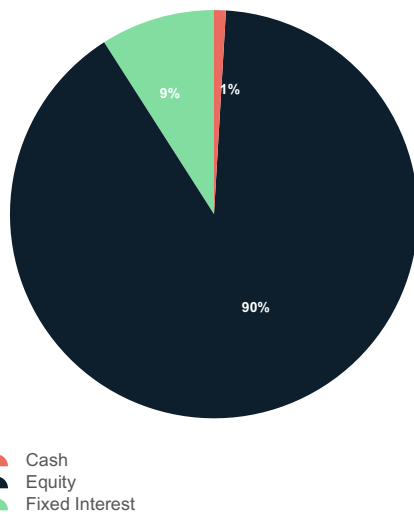
| Model Security Name                        | Contribution To Return |
|--|------------------------|
| 5 Lowest                                   | 0.58                   |
| Vanguard Global Bond Index Hedged Acc GBP  | 0.18                   |
| AMUNDI MSCI UK IMI SRI PAB                 | 0.14                   |
| abrdn Global Government Bond Tracker B Acc | 0.11                   |
| Royal London Ethical Bond                  | 0.08                   |
| Rathbone Ethical Bond                      | 0.07                   |

Source: FactSet

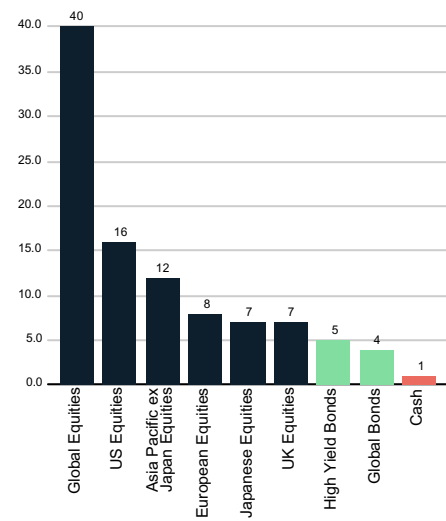
Past performance is not a guide to future performance. The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Aug 2024

## Asset allocation %



## Sector breakdown %



## Portfolio holdings and sector breakdown %

| Model Security Name                                       | ASPIM Sector                   | Port. Weight |
|---|--------------------------------|--------------|
| abrdn Global Government Bond Tracker B Acc                | Global Bonds                   | 1.50         |
| Amundi Index MSCI Europe SRI PAB IG GBP                   | European Equities              | 8.00         |
| Amundi Index MSCI Japan SRI PAB IG GBP                    | Japanese Equities              | 7.00         |
| Amundi Index MSCI Pacific ex Japan SRI PAB IG GBP         | Asia Pacific ex Japan Equities | 12.00        |
| Amundi INDEX MSCI USA SRI PAB IG GBP                      | US Equities                    | 16.00        |
| BlueBay Global High Yield ESG Bond S Acc GBP              | High Yield Bonds               | 5.00         |
| Cash  | Cash                           | 1.00         |
| Janus Henderson Global Sustainable Equity I Acc           | Global Equities                | 10.00        |
| Jupiter Ecology I Acc                                     | Global Equities                | 10.00        |
| Royal London Global Sustainable Equity Z Acc              | Global Equities                | 10.00        |
| Royal London Sustainable Leaders Trust C Acc              | UK Equities                    | 7.00         |
| Vanguard ESG Developed World All Cap Equity Index Acc GBP | Global Equities                | 10.00        |
| Vanguard Global Bond Index Hedged Acc GBP                 | Global Bonds                   | 2.50         |

## Important information and risk warnings

\*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.

© 2024 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 2024. All rights reserved. Albemarle Street Partners is a trading name of Atlantic House Investments Limited (AHI). AHI 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.