

ASPIM ESG 5

31 Oct 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. The portfolio invests through open-ended investment funds, closed-ended investment companies and exchange traded products, where appropriate. The portfolio invests in line with the firm's [ESG policy](#). For detailed information about the portfolio's strategic volatility target please consult the Important Information at the bottom of this factsheet.

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*	0.68%
MiFID cost	0.04%
Historical Yield	1.68%
Total number of holdings (ex cash)	15
Annualised volatility	6.98%
Model launch date	01 Jan 2020

Ratings & awards



Principles for Responsible Investment



5 year performance %



Source: FactSet, net of investment management fee

Cumulative performance %

Time Period	1m	3m	6m	1 year	3 years	5 years
ASPIM ESG 5	2.68	3.95	10.38	9.27	24.30	22.71
IA Mixed Investment 20-60% Shares	2.47	4.35	10.25	10.56	27.78	29.27

Source: FactSet, net of investment management fee

Discrete performance %

	Oct 24 - Oct 25	Oct 23 - Oct 24	Oct 22 - Oct 23	Oct 21 - Oct 22	Oct 20 - Oct 21
ASPIM ESG 5	9.27	14.22	-0.40	-14.27	15.15
IA Mixed Investment 20-60% Shares	10.55	13.63	1.71	-10.69	13.28

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

Investment	Contribution
Vanguard ESG Developed World All Cap Equity Index Acc GBP	2.19%
Royal London Global Sustainable Equity Z Acc	1.50%
Janus Henderson Global Sustainable Equity I Acc	1.32%
Royal London Sustainable Leaders Trust C Acc	1.24%
Vanguard Global Bond Index Hedged Acc GBP	0.77%
BlueBay Global High Yield ESG Bond S Acc GBP	0.71%
Amundi Index MSCI Europe SRI PAB IG GBP	0.39%
Rathbone Ethical Bond Fund I Acc GBP	0.34%
M&G Global Listed Infrastructure PP Acc GBP	0.33%
Amundi Index MSCI Pacific ex Japan SRI PAB IG GBP	0.23%

Source: FactSet

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

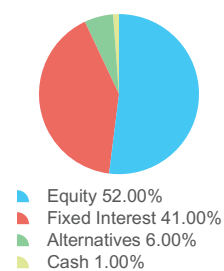
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Oct 2025

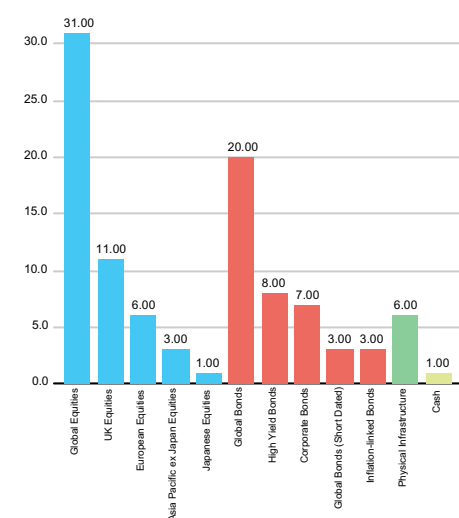
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	15.00
Vanguard ESG Developed World All Cap Equity Index Acc GBP	Global Equities	12.00
Royal London Sustainable Leaders Trust C Acc	UK Equities	11.00
Janus Henderson Global Sustainable Equity I Acc	Global Equities	10.00
Royal London Global Sustainable Equity Z Acc	Global Equities	9.00
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
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
Royal London Sustainable Short Duration Corporate Bond Fund Z 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. 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. All performance data should be taken as illustrative only, and may be subject to revision.

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.

Portfolio holdings and sector breakdown reflects the portfolio at the latest rebalance. Between rebalances there will be drift in these figures.

This portfolio is strategically aligned through an annual process to achieve a long-term volatility in the range of 7.00% and 10.00%. This range will be different to the shorter-term realised volatility, which is provided on factsheets for informational purposes. The exact annual volatility estimate for portfolios each year will vary based upon a process designed to optimise the returns that can be achieved within this volatility range. The volatility range is based upon 22 years of historical volatility data sampled monthly and annualised, in the base currency of the portfolio, sourced from Bloomberg. Volatility measures used by external risk profilers may use different methodology and should be understood independently of this data. Please contact the ASPIM team for assistance in determining how different sources of volatility data may compare.

*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 models' current asset allocations reflect the risk/return expectations of the client 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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