

31 Jul 2024

## 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.
Ongoing costs*	0.53%
MiFID cost	0.05%
Historical yield	2.99%
Total number of holdings (ex cash)	17
Launch Date	11 Oct 2012

## Ratings & awards



Risk 1 - 5	3
Risk 1 - 7	4
Risk 1 - 10	5



## Performance since inception %



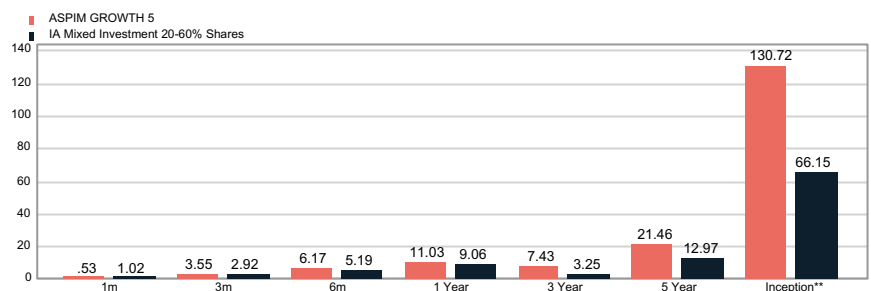
Source: FactSet

## Discrete Performance %

	Jul 23 to Jul 24	Jul 22 to Jul 23	Jul 21 to Jul 22	Jul 20 to Jul 21	Jul 19 to Jul 20
ASPIM GROWTH 5	11.03	0.58	-3.80	14.29	-1.08
IA Mixed Investment 20-60% Shares	9.02	-0.03	-5.29	11.96	-2.28

Source: FactSet

## Performance summary %



Source: FactSet

## Top 5 contributors over 1 year %

Model Security Name	Contribution To Return
5 Highest	7.00
Fidelity Index US P	2.85
HSBC American Index C Acc	2.01
Aegon High Yield Bond B Acc	0.99
Vanguard Global Bond Index Hedged Acc GBP	0.65
Royal London Corporate Bond M Acc	0.51

## Top 5 detractors over 1 year %

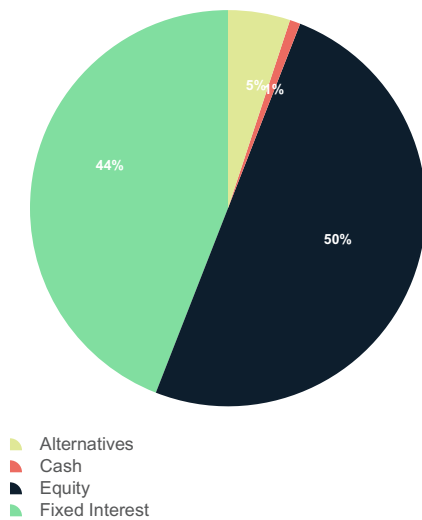
Model Security Name	Contribution To Return
5 Lowest	-0.12
L&G Pacific Index Trust I Acc	0.08
Royal London Short Term Money Market	0.03
Jupiter Japan Income	-0.04
iShares UK Gilts All Stocks Index (UK)	-0.06
L&G Global Infrastructure Index	-0.14

Source: FactSet

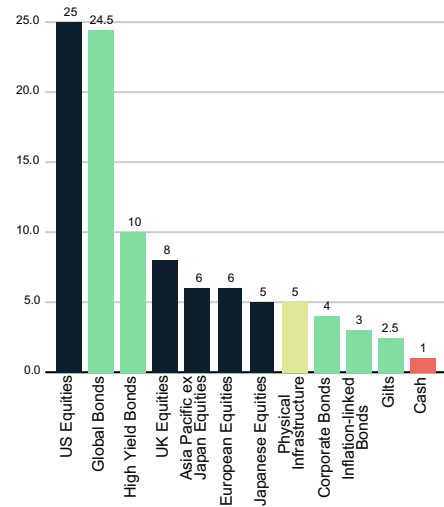
Past performance is not a guide to future performance. The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jul 2024

## Asset allocation %



## Sector breakdown %



## Portfolio holdings and sector breakdown %

Model Security Name	ASPIM Sector	Port. Weight
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	3.00
Aegon High Yield Bond B Acc	High Yield Bonds	10.00
Atlantic House Defined Returns B	UK Equities	5.00
Atlantic House Dynamic Duration Class A Acc GBP	Global Bonds	3.50
Cash	Cash	1.00
Fidelity Index US P	US Equities	13.50
HSBC American Index C Acc	US Equities	11.50
HSBC FTSE All Share Index C Acc	UK Equities	3.00
iShares Continental European Equity Index (UK) D Acc	European Equities	6.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	5.00
L&G All Stocks Gilt Index Trust I Acc	Gilts	2.50
L&G Pacific Index Trust I Acc	Asia Pacific ex Japan Equities	3.00
M&G Asian I Acc GBP	Asia Pacific ex Japan Equities	3.00
M&G Global Listed Infrastructure I Acc	Physical Infrastructure	5.00
Royal London Corporate Bond M Acc	Corporate Bonds	2.00
Royal London International Government Bond M Inc	Global Bonds	9.50
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	11.50
Vanguard Global Credit Bond Inv Hedged Acc GBP	Corporate Bonds	2.00

## 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.

### 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.

© 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.