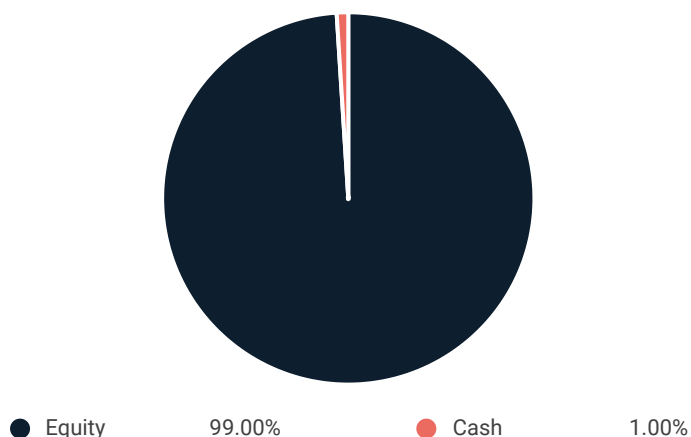


# ASPIM Growth Equity

29 Mar 2024

## ASSET CLASS



## PORTFOLIO CHARACTERISTICS

|                                    |  |
|------------------------------------|--|
| Comparator benchmark               | IA Flexible Investment                                       |
| Annualised benchmark volatility    | 10.17%   |
| Annualised portfolio volatility    | 13.77%   |
| Ongoing costs*                     | 0.55%  |
| MiFID cost                         | 0.06%  |
| Historical yield                   | 2.01%  |
| Total number of holdings (ex cash) | 15   |
| Investment time horizon            | 10-15 years. Minimum suggested investment term is five years |
| Launch date                        | 7 Aug 2019   |

## 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 Investment Association Flexible Investment sector.

## TOP 10 HOLDINGS BY WEIGHT %

|   |        |
|---|--------|
| Fidelity Index US                         | 20.00% |
| HSBC American Index                       | 15.00% |
| iShares Continental European Equity Index | 13.00% |
| M&G Asian I                               | 5.00%  |
| M&G Japan Smaller Companies               | 5.00%  |
| Atlantic House Defined Returns            | 5.00%  |
| Fidelity Asia Pacific Opportunities       | 5.00%  |
| iShares Japan Equity Index (UK) D Acc     | 5.00%  |
| L&G Pacific Index Trust                   | 5.00%  |
| iShares UK Mid Cap                        | 4.50%  |

**Distribution and Target Market Strategy:** The portfolio is suitable for retail, professional and eligible counterparty clients. Investment time horizon should be long term. Clients should have the capacity to tolerate loss and do not require capital protection or a guarantee. The portfolios can only be accessed through professional financial advisors. For further details on specific risk profiles, please contact the Albemarle Team.

\*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 FE Analytics.



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.

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29 Mar 2024



## DISCRETE ANNUAL PERFORMANCE

Updated monthly

| Time Period            | 2024-03-29 - 2023-03-29 | 2023-03-29 - 2022-03-29 | 2022-03-29 - 2021-03-29 | 2021-03-29 - 2020-03-30 | 2020-03-27 - 2019-03-29 |
|------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| ASPIM Growth Equity    | 15.11%                  | -2.44%                  | 5.54%                   | 47.3%                   | N/A                     |
| IA Flexible Investment | 10.08%                  | -4.03%                  | 4.95%                   | 29.11%                  | -8.15%                  |

## CUMULATIVE RETURNS

| Time Period            | 1m    | 3m    | 6m     | 1yr    | 3yr    | Inception** |
|------------------------|-------|-------|--------|--------|--------|-------------|
| ASPIM Growth Equity    | 3.53% | 6.64% | 12.72% | 15.11% | 18.52% | 49.99%      |
| IA Flexible Investment | 2.75% | 4.48% | 9.99%  | 10.08% | 10.88% | 25.92%      |

\*\*Inception date: 7 Aug 2019

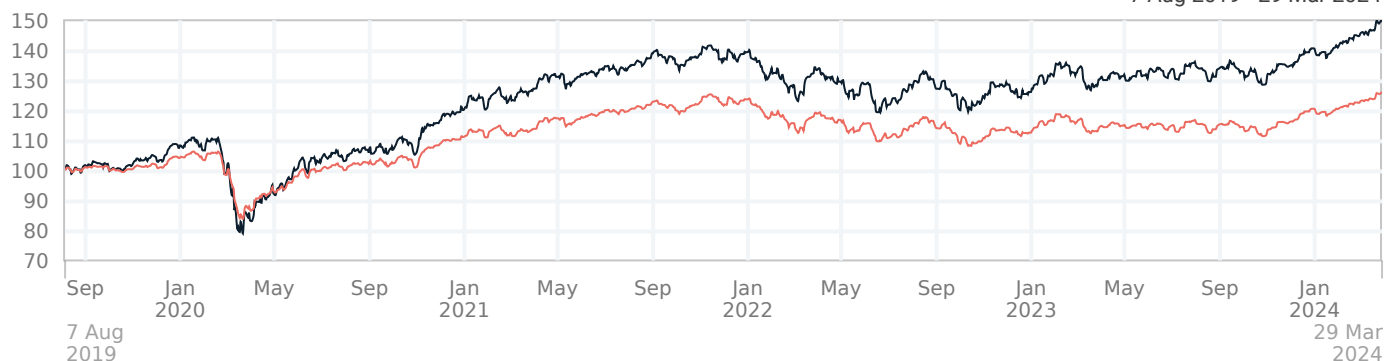
## GROWTH - OVER 1 YEAR

● ASPIM Growth Equity ● IA Flexible Investment



## GROWTH - FROM INCEPTION

7 Aug 2019 - 29 Mar 2024



**Not all platforms have the same rebalance process and therefore there may be a variation in performance between platforms due to trading and settlement timescales.**

**Any regular income or drawdowns for retail clients may affect the rebalancing process of portfolios on certain platforms. Advisers must be aware of this and contact the platform in question if required.**

**The source of this data is Bloomberg for underlying fund prices, ASPIM for portfolio prices, FE for IA sector prices. Fund performance is calculated bid to bid net of all charges with income reinvested at the payment date. 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.**

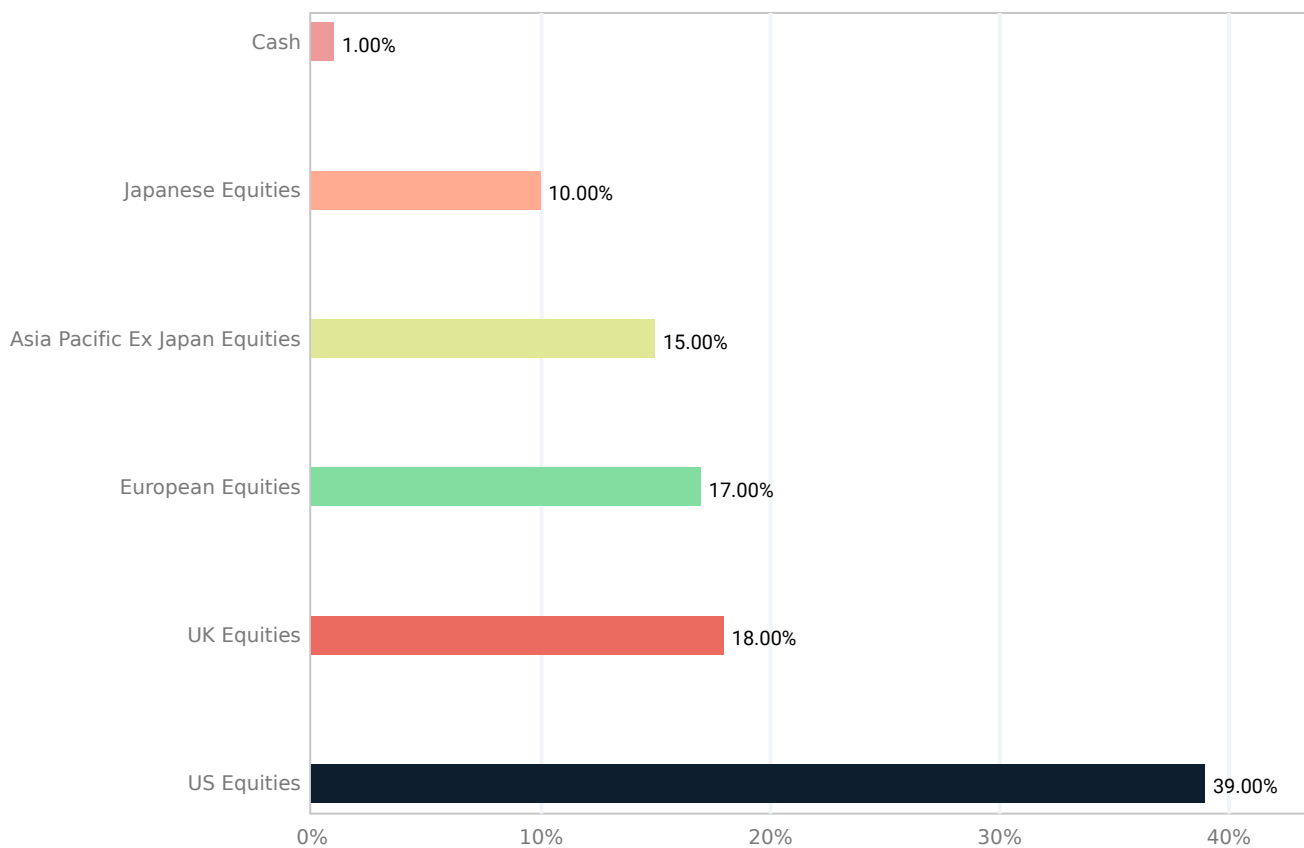
## TOP 10 PERFORMANCE CONTRIBUTORS OVER 1 YEAR

3 Apr 2023 - 29 Mar 2024

| Investment  | Contribution |
|---|--------------|
| Fidelity Investment Funds ICVC - Index US Fund                  | 5.37%        |
| HSBC Index Tracker Investment Funds - American Index Fund       | 4.03%        |
| Vanguard FTSE Developed Europe ex UK Equity Index Fund          | 1.19%        |
| M&G Investment Funds 1 - Japan Smaller Companies Fund           | 0.76%        |
| Legal & General Japan Index Trust                               | 0.75%        |
| iShares Continental European Equity Index Fund UK               | 0.63%        |
| Atlantic House Defined Returns                                  | 0.55%        |
| iShares Mid Cap UK Equity Index Fund UK                         | 0.45%        |
| HSBC Index Tracker Investment Funds - FTSE All-Share Index Fund | 0.41%        |
| Legal & General Pacific Index Trust                             | 0.34%        |

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## WEIGHTS BY ASSET



## 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.

Risk Profile: **High**

Risk Profile Definitions:

- Low: This would be appropriate for an investor who is willing to take limited risk, where capital preservation is at the forefront of the investment strategy. The investor is willing to accept modest fluctuations in the value of their portfolio over the long-term.
- Medium: 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.
- High: 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.

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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 FE Analytics. Fund performance is calculated bid to bid net of all charges with income reinvested at the payment date (Source: Bloomberg/Collidr). 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.