

31 Jan 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.

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
Ongoing costs*	0.54%
MiFID cost	0.05%
Historical yield	2.17%
Total number of holdings (ex cash)	22
Annualised Volatility	8.01
Launch Date	01 Jun 2015

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 GROWTH 6	2.65	4.33	5.80	13.33	17.41	31.27
IA Mixed Investment 20-60% Shares	2.38	2.95	3.74	9.12	8.33	15.44

Source: FactSet, net of investment management fee

Discrete performance %

	Jan 24 - Jan 25	Jan 23 - Jan 24	Jan 22 - Jan 23	Jan 21 - Jan 22	Jan 20 - Jan 21
ASPIM GROWTH 6	13.34	7.35	-3.49	5.55	5.93
IA Mixed Investment 20-60% Shares	9.11	3.31	-3.91	3.33	3.13

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

31 Jan 2025

Investment	Contribution
HSBC American Index C Acc	2.87%
Fidelity Index US RS Acc GBP	2.11%
Fidelity Index US P	2.07%
M&G Asian I Acc GBP	1.14%
Aegon High Yield Bond B Acc	0.76%
iShares Continental European Equity Index (UK) D Acc	0.54%
L&G Pacific Index Trust I Acc	0.43%
Atlantic House Defined Returns B	0.42%
HSBC FTSE All Share Index C Acc	0.35%
Aegon High Yield Bond S Acc GBP	0.31%

Source: FactSet

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

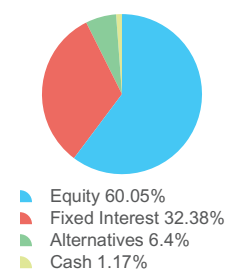
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jan 2025

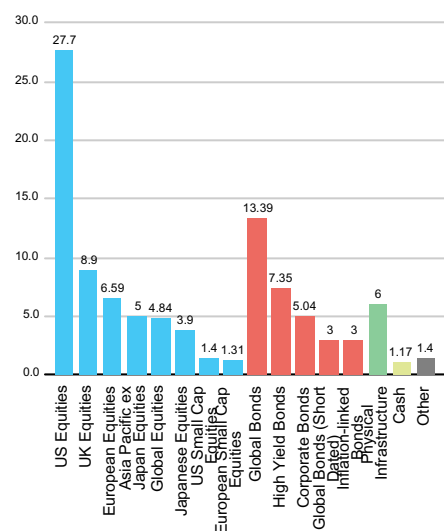
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	15.40
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	6.50
HSBC American Index C Acc	US Equities	6.40
Aegon High Yield Bond S Acc GBP	High Yield Bonds	5.80
M&G Global Listed Infrastructure PP Acc GBP	Physical Infrastructure	5.40
Atlantic House Defined Returns B	UK Equities	4.90
iShares Continental European Equity Index (UK) D Acc	European Equities	4.80
Royal London Global Equity Income Z Acc	Global Equities	3.60
Royal London International Government Bond M Inc	Global Bonds	3.30
iShares Japan Equity Index (UK) D Acc	Japanese Equities	3.00
Vanguard Global Short-Term Bond Index Hedged Acc GBP	Global Bonds (Short Dated)	3.00
Invesco S&P 500 UCITS ETF GBP	US Equities	2.90
SPDR S&P 500 UCITS ETF GBP	US Equities	2.90
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	2.80
M&G Asian PP Acc	Asia Pacific ex Japan Equities	2.40
Royal London Corporate Bond M Acc	Corporate Bonds	2.40
Vanguard Global Credit Bond Inv Hedged Acc GBP	Corporate Bonds	2.20
Atlantic House Dynamic Duration Class A Acc GBP	Global Bonds	2.00
iShares UK Equity Index (UK) D Acc	UK Equities	2.00
Vanguard FTSE Developed Europe UCITS ETF GBP	European Equities	1.80
iShares Core FTSE 100 UCITS ETF GBP	UK Equities	1.70
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	1.70
SPDR Bloomberg SASB U.S. High Yield Corporate ESG UCITS ETF GBP	High Yield Bonds	1.60
T. Rowe Price US Smaller Companies Equity C Acc	US Small Cap Equities	1.40
Cash	Cash	1.20
IFSL Marlborough European Special Situations P Inc	European Small Cap Equities	1.20
L&G Global Equity UCITS ETF GBP	Global Equities	1.20
iShares Core Global Aggregate Bond UCITS ETF GBP	Global Bonds	1.10
L&G Asia Pacific ex Japan Equity UCITS ETF GBP	Asia Pacific ex Japan Equities	0.90
L&G Japan Equity UCITS ETF GBP	Japanese Equities	0.90
L&G ESG Emerging Markets Government Bond (USD) 0-5 Year UCITS ETF GBP	Emerging Market Bonds	0.50
iShares Global Infrastructure UCITS ETF GBP	Physical Infrastructure	0.40
iShares Mid Cap UK Equity Index (UK) D Acc	UK Mid	0.40
iShares Physical Gold ETC GBP	Gold	0.40
iShares USD Corp Bond ESG UCITS ETF GBP	Corporate Bonds	0.40
SPDR Bloomberg Global Aggregate Bond UCITS ETF GBP	Global Bonds	0.40
HSBC FTSE 100 UCITS ETF GBP	UK Equities	0.30
Global Aggregate Bond UCITS ETF GBP	Global Bonds	0.20
iShares USD TIPS 0-5 UCITS ETF GBP	Inflation-linked Bonds	0.20
L&G Global Infrastructure Index C Acc	Physical Infrastructure	0.20
BlackRock Corporate Bond X Acc	Corporate Bonds	0.10
iShares EURO STOXX Mid UCITS ETF GBP	European Small Cap Equities	0.10
L&G Emerging Markets Government Bond Index I Acc	Emerging Market Bonds	0.10

Asset allocation



Sector breakdown %



ASPIM Prima Funds

This portfolio contains a 20% holding in the Prima Balanced fund, of which Albemarle Street Partners undertook the role of Investment Advisor of in December 2024. For the purposes of this factsheet, the Prima Balanced fund has been broken down into its constituent holdings and aggregated with the remaining portfolio holdings. There is 0% investment management fee paid to Albemarle Street Partners when accessing the Prima Balanced fund through our Model Portfolio Service. The 0.10% AMC is paid to the ACD, Margetts Fund Management, for their services.

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.

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