

# ASPIM GROWTH 3

31 Oct 2024

## Objectives and policy

The Portfolio aims to provide capital growth and income by investing in a diversified range of assets and markets worldwide. The Portfolio is benchmarked against the IA Mixed Investment 0-35% Shares sector.

## Portfolio characteristics

|                                    |   |
|------------------------------------|---|
| Comparator benchmark               | IA Mixed Investment 0-35% Shares                              |
| Investment Time Horizon            | 10-15 years. Minimum suggested investment term is five years. |
| Ongoing costs*                     | 0.50%   |
| MiFID cost                         | 0.06%   |
| Historical yield                   | 2.86%   |
| Total number of holdings (ex cash) | 17  |
| Launch Date                        | 11 Oct 2012   |

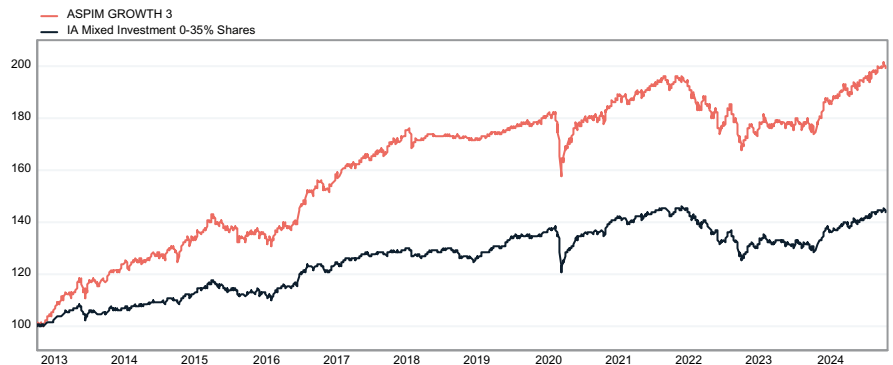
## Ratings & awards



|             |   |
|-------------|---|
| Risk 1 - 5  | 2 |
| Risk 1 - 7  | 2 |
| Risk 1 - 10 | 3 |



## Performance since inception %



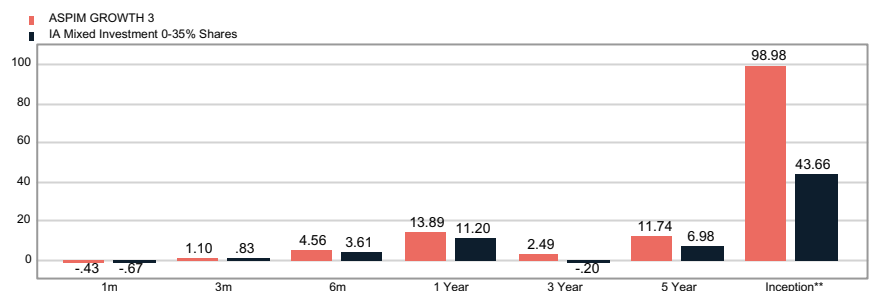
Source: FactSet

## Discrete Performance %

|                                  | Oct 23 to Oct 24 | Oct 22 to Oct 23 | Oct 21 to Oct 22 | Oct 20 to Oct 21 | Oct 19 to Oct 20 |
|----------------------------------|------------------|------------------|------------------|------------------|------------------|
| ASPIM GROWTH 3                   | 13.89            | 0.94             | -10.86           | 8.98             | 0.05             |
| IA Mixed Investment 0-35% Shares | 11.20            | 0.94             | -11.09           | 6.76             | 0.41             |

Source: FactSet

## Performance summary %



Source: FactSet

## Top 5 contributors over 1 year %

| Model Security Name                              | Contribution To Return |
|--|------------------------|
| 5 Highest  | 8.51                   |
| Fidelity Index US P                              | 2.37                   |
| HSBC American Index C Acc                        | 2.15                   |
| Vanguard Global Bond Index Hedged Acc GBP        | 1.78                   |
| Royal London International Government Bond M Inc | 1.35                   |
| Aegon High Yield Bond B Acc                      | 0.87                   |

## Top 5 detractors over 1 year %

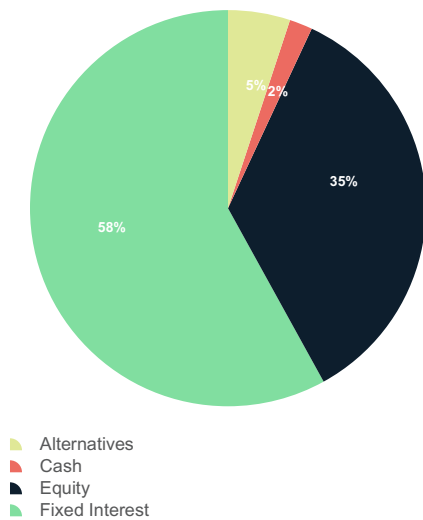
| Model Security Name                         | Contribution To Return |
|---|------------------------|
| 5 Lowest                                    | -0.20                  |
| L&G All Stocks Gilt Index Trust C Acc       | -0.02                  |
| L&G Pacific Index Trust C Acc               | -0.03                  |
| iShares UK Gilts All Stocks Index (UK)      | -0.03                  |
| iShares UK Equity Index (UK) D Acc          | -0.05                  |
| M&G Global Listed Infrastructure PP Acc GBP | -0.08                  |

Source: FactSet

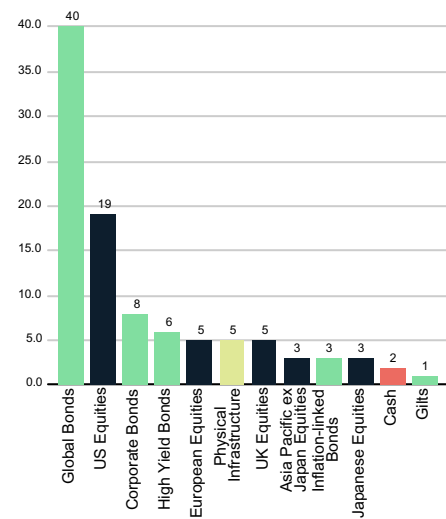
Past performance is not a guide to future performance. The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Oct 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 S Acc GBP                              | High Yield Bonds               | 6.00         |
| Atlantic House Defined Returns B                             | UK Equities                    | 2.00         |
| Atlantic House Dynamic Duration Class A Acc GBP              | Global Bonds                   | 5.00         |
| Cash   | Cash                           | 1.00         |
| Fidelity Index US RS Acc GBP                                 | US Equities                    | 15.00        |
| HSBC American Index C Acc                                    | US Equities                    | 4.00         |
| iShares Continental European Equity Index (UK) D Acc         | European Equities              | 5.00         |
| iShares Japan Equity Index (UK) D Acc                        | Japanese Equities              | 3.00         |
| iShares UK Equity Index (UK) D Acc                           | UK Equities                    | 3.00         |
| L&G All Stocks Gilt Index Trust C Acc                        | Gilts                          | 1.00         |
| L&G Pacific Index Trust C Acc                                | Asia Pacific ex Japan Equities | 3.00         |
| M&G Global Listed Infrastructure PP Acc GBP                  | Physical Infrastructure        | 5.00         |
| Royal London Corporate Bond M Acc                            | Corporate Bonds                | 4.00         |
| Royal London International Government Bond M Inc             | Global Bonds                   | 16.50        |
| Royal London Short Term Money Market Y Acc                   | Cash                           | 1.00         |
| Vanguard Global Bond Index Hedged Acc GBP                    | Global Bonds                   | 18.50        |
| Vanguard Global Credit Bond Inv Hedged Acc GBP               | Corporate Bonds                | 4.00         |

## 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.

### Low Risk

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.

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