

31 Dec 2024

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 IA Flexible Investment sector.

Portfolio characteristics

| | |
|------------------------------------|---|
| Comparator benchmark | IA Flexible Investment |
| Investment Time Horizon | 10-15 years. Minimum suggested investment term is five years. |
| Ongoing costs* | 0.70% |
| MiFID cost | 0.05% |
| Historical yield | 0.50% |
| Total number of holdings (ex cash) | 12 |
| Launch Date | 01 Jan 2020 |

Ratings & awards



Performance since inception %



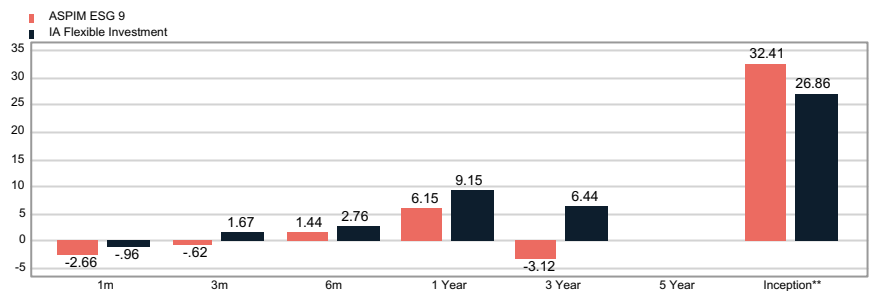
Source: FactSet

Discrete Performance %

| | Dec 23 to Dec 24 | Dec 22 to Dec 23 | Dec 21 to Dec 22 | Dec 20 to Dec 21 | Dec 19 to Dec 20 |
|------------------------|------------------|------------------|------------------|------------------|------------------|
| ASPIM ESG 9 | 6.15 | 9.40 | -16.58 | 12.89 | 21.06 |
| IA Flexible Investment | 9.09 | 7.31 | -9.13 | 11.38 | 7.01 |

Source: FactSet

Performance summary %



Source: FactSet

Top 5 contributors over 1 year %

| Model Security Name | Contribution To Return |
|---|------------------------|
| 5 Highest | 5.02 |
| Amundi INDEX MSCI USA SRI PAB IG GBP | 1.64 |
| Vanguard ESG Developed World All Cap Equity Index Acc GBP | 1.26 |
| Royal London Sustainable Leaders Trust C Acc | 0.79 |
| Janus Henderson Global Sustainable Equity I Acc | 0.79 |
| Royal London Global Sustainable Equity Z Acc | 0.55 |

Top 5 detractors over 1 year %

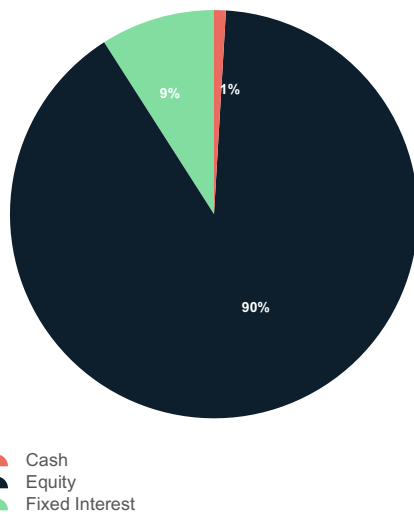
| Model Security Name | Contribution To Return |
|--|------------------------|
| 5 Lowest | 0.03 |
| Vanguard Global Bond Index Hedged Acc GBP | 0.06 |
| Amundi Index MSCI Japan SRI PAB IG GBP | 0.01 |
| abrdn Global Government Bond Tracker B Acc | -- |
| Close Select Fixed Income | -0.01 |
| AMUNDI MSCI UK IMI SRI PAB | -0.04 |

Source: FactSet

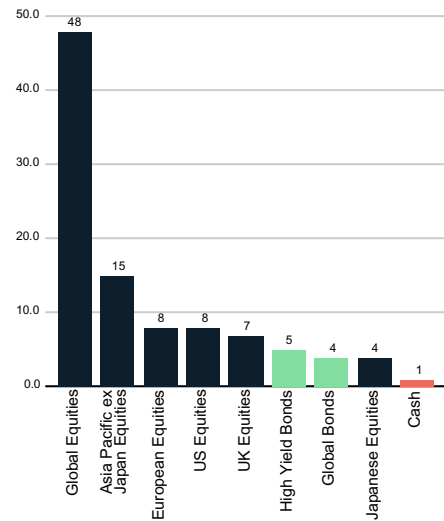
Past performance is not a guide to future performance. The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Dec 2024

Asset allocation %



Sector breakdown %



Portfolio holdings and sector breakdown %

| Model Security Name | ASPIM Sector | Port. Weight |
|---|--------------------------------|--------------|
| abrdn Global Government Bond Tracker B Acc | Global Bonds | 1.50 |
| Amundi Index MSCI Europe SRI PAB IG GBP | European Equities | 8.00 |
| Amundi Index MSCI Japan SRI PAB IG GBP | Japanese Equities | 4.00 |
| Amundi Index MSCI Pacific ex Japan SRI PAB IG GBP | Asia Pacific ex Japan Equities | 15.00 |
| Amundi INDEX MSCI USA SRI PAB IG GBP | US Equities | 8.00 |
| BlueBay Global High Yield ESG Bond S Acc GBP | High Yield Bonds | 5.00 |
| Cash | Cash | 1.00 |
| Janus Henderson Global Sustainable Equity I Acc | Global Equities | 12.00 |
| Jupiter Ecology I Acc | Global Equities | 12.00 |
| Royal London Global Sustainable Equity Z Acc | Global Equities | 12.00 |
| Royal London Sustainable Leaders Trust C Acc | UK Equities | 7.00 |
| Vanguard ESG Developed World All Cap Equity Index Acc GBP | Global Equities | 12.00 |
| Vanguard Global Bond Index Hedged Acc GBP | Global Bonds | 2.50 |

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.

High Risk

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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