

ASPIM INDEX 9

28 Feb 2025

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. |
| Risk profile | High risk |
| DFM fee | 0.15% |
| Ongoing costs* (inc. DFM fee) | 0.26% |
| MiFID cost | 0.01% |
| Historical yield | 1.43% |
| Total number of holdings (ex cash) | 11 |
| Annualised Volatility | 9.74% |
| Model launch date | 31 Aug 2019 |

Ratings & awards



5 year performance %



Source: FactSet, net of investment management fee

Cumulative performance %

| Time Period | 1m | 3m | 6m | 1 year | 3 years | 5 years |
|------------------------|-------|------|------|--------|---------|---------|
| ASPIM INDEX 9 | -3.01 | 0.08 | 4.50 | 11.39 | 28.36 | 51.85 |
| IA Flexible Investment | -1.46 | 1.03 | 4.20 | 9.52 | 16.00 | 36.33 |

Source: FactSet, net of investment management fee

Discrete performance %

| | Feb 24 - Feb 25 | Feb 23 - Feb 24 | Feb 22 - Feb 23 | Feb 21 - Feb 22 | Feb 20 - Feb 21 |
|------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| ASPIM INDEX 9 | 11.39 | 12.45 | 2.48 | 5.39 | 12.25 |
| IA Flexible Investment | 9.52 | 6.17 | -0.23 | 3.68 | 13.35 |

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

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| Investment | Contribution |
|---|--------------|
| HSBC American Index C Acc | 2.65% |
| Fidelity Index US P | 1.80% |
| Fidelity Index US RS Acc GBP | 1.66% |
| L&G Pacific Index Trust I Acc | 1.33% |
| Vanguard FTSE U.K. All Share Index Unit Trust A Acc GBP | 1.29% |
| iShares Continental European Equity Index (UK) D Acc | 0.88% |
| iShares Mid Cap UK Equity Index (UK) D Acc | 0.57% |
| Dimensional US Small Companies Acc GBP | 0.46% |
| iShares UK Equity Index (UK) D Acc | 0.43% |
| Vanguard Global Corporate Bond Index Hedged Acc GBP | 0.27% |

Source: FactSet

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

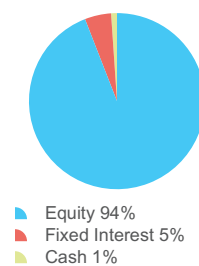
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 28 Feb 2025

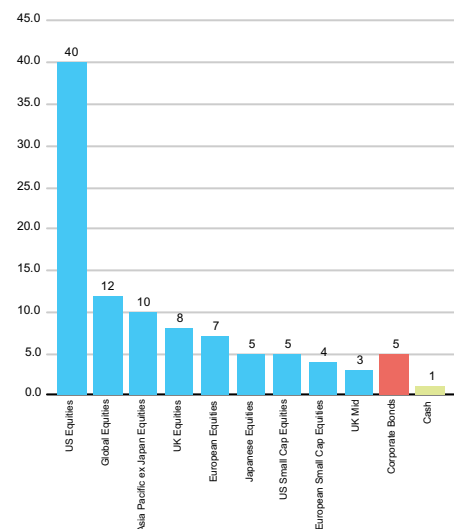
Portfolio holdings and sector breakdown %

| Holdings | Sector | % |
|--|--------------------------------|-------|
| Fidelity Index US RS Acc GBP | US Equities | 22.00 |
| HSBC American Index C Acc | US Equities | 18.00 |
| Fidelity Index World P | Global Equities | 12.00 |
| L&G Pacific Index Trust C Acc | Asia Pacific ex Japan Equities | 10.00 |
| iShares UK Equity Index (UK) D Acc | UK Equities | 8.00 |
| iShares Continental European Equity Index (UK) D Acc | European Equities | 7.00 |
| Dimensional US Small Companies Acc GBP | US Small Cap Equities | 5.00 |
| iShares Japan Equity Index (UK) D Acc | Japanese Equities | 5.00 |
| Vanguard Global Corporate Bond Index Hedged Acc GBP | Corporate Bonds | 5.00 |
| Dimensional European Small Companies Acc GBP | European Small Cap Equities | 4.00 |
| iShares Mid Cap UK Equity Index (UK) D Acc | UK Mid | 3.00 |
| Cash | Cash | 1.00 |

Asset allocation



Sector breakdown %



Important information and risk warnings

The performance shown on this factsheet represents that of a model provided by Atlantic House Investments to its client the financial adviser. It should be taken as illustrative. To understand the performance achieved by an individual client the right source of information is the specific investment platform that produces the individual client valuation. This is because the exact replication of the portfolio across platforms, and how charges are levied, may vary and the platforms themselves are best placed to ensure that additional costs such as advisory and platform fees are properly included. This enables the investor to understand the individual cost of ownership and the specific fair value of the proposition to the individual client. The model launch date refers to the date this specific branded portfolio was launched on investment platform(s). Performance shown prior to this date is that of the investment strategy deployed by Albemarle Street Partners in an equivalent model of this risk profile. This performance should be taken as illustrative only.

Where the portfolio owns funds managed by Atlantic House Investments within the portfolio clients should be aware that a separate fee may be earned by the investment manager for the management of these funds. The performance may include a period of performance achieved by the equivalent portfolio prior to this branded portfolio being offered.

*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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