

ASPIM INDEX 8

31 Jan 2025

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 40-85% Shares sector.

Portfolio characteristics

Comparator benchmark	IA Mixed Investment 40-85% Shares
Investment Time Horizon	10-15 years. Minimum suggested investment term is five years.
Risk profile	High risk
Ongoing costs*	0.27%
MiFID cost	0.01%
Historical yield	1.52%
Total number of holdings (ex cash)	13
Annualised Volatility	9.29
Launch Date	01 Mar 2016

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 INDEX 8	3.83	6.39	7.83	17.40	29.15	46.61
IA Mixed Investment 40-85% Shares	3.33	4.60	5.58	12.59	14.69	28.51

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 INDEX 8	17.41	9.65	0.33	7.36	5.74
IA Mixed Investment 40-85% Shares	12.59	4.44	-2.46	6.24	5.46

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

31 Jan 2025

Investment	Contribution
HSBC American Index C Acc	4.59%
Fidelity Index US RS Acc GBP	2.83%
Fidelity Index US P	2.82%
Vanguard FTSE U.K. All Share Index Unit Trust A Acc GBP	1.39%
L&G Pacific Index Trust I Acc	1.31%
Dimensional US Small Companies Acc GBP	0.86%
iShares Continental European Equity Index (UK) D Acc	0.68%
L&G Global Infrastructure Index C Acc	0.45%
iShares Mid Cap UK Equity Index (UK) D Acc	0.42%
iShares UK Equity Index (UK) D Acc	0.34%

Source: FactSet

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

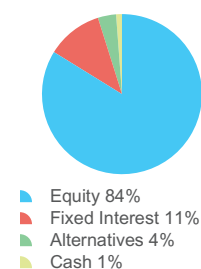
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jan 2025

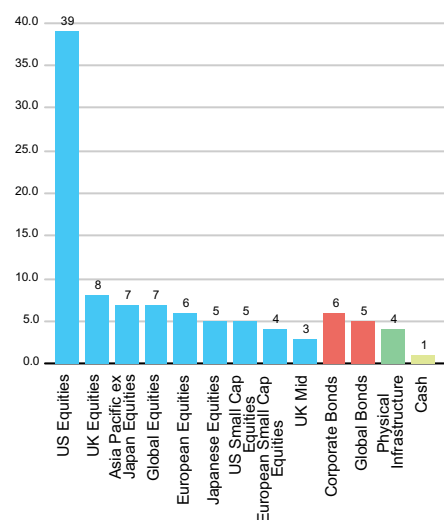
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	22.00
HSBC American Index C Acc	US Equities	17.00
iShares UK Equity Index (UK) D Acc	UK Equities	8.00
Fidelity Index World P	Global Equities	7.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	7.00
iShares Continental European Equity Index (UK) D Acc	European Equities	6.00
Vanguard Global Corporate Bond Index Hedged Acc GBP	Corporate Bonds	6.00
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 Bond Index Hedged Acc GBP	Global Bonds	5.00
Dimensional European Small Companies Acc GBP	European Small Cap Equities	4.00
L&G Global Infrastructure Index C Acc	Physical Infrastructure	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 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.

© 2025 ASPIM All Rights Reserved. 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 Factset. Fund performance is calculated bid to bid net of all charges with income reinvested at the payment date. The source for the performance data from inception until 1st October 2023 is Bloomberg, with anything following this date provided by Factset. 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 2025. All rights reserved. Albemarle Street Partners is a trading name of Atlantic House Investments Limited (AHL). AHL 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.