

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 0-35% Shares sector.

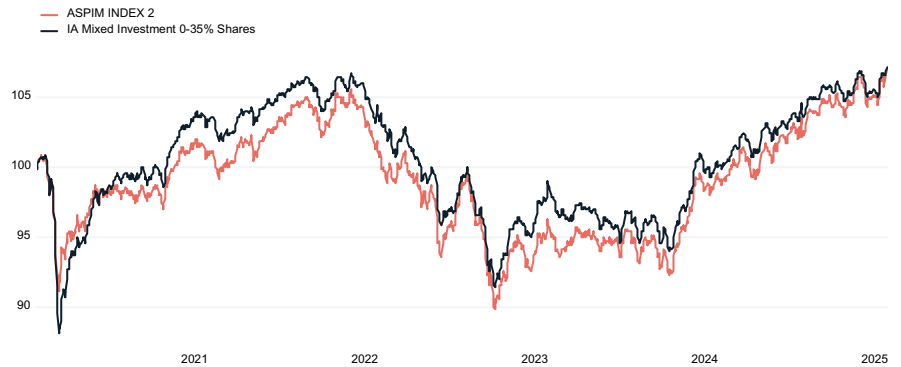
## Portfolio characteristics

Comparator benchmark	IA Mixed Investment 0-35% Shares
Investment Time Horizon	10-15 years. Minimum suggested investment term is five years.
Risk profile	Low risk
Ongoing costs*	0.27%
MiFID cost	0.01%
Historical yield	2.43%
Total number of holdings (ex cash)	13
Annualised Volatility	6.75
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 2	1.89	3.01	3.64	7.69	5.32	6.92
IA Mixed Investment 0-35% Shares	1.72	2.08	2.90	6.76	3.80	7.10

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 2	7.70	4.55	-6.46	0.94	0.58
IA Mixed Investment 0-35% Shares	6.76	2.78	-5.40	0.32	2.84

Source: FactSet, net of investment management fee

## Top 10 performance contributors over 1 year

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Investment	Contribution
Fidelity Index US RS Acc GBP	2.32%
Fidelity Index US P	2.01%
Vanguard FTSE U.K. All Share Index Unit Trust A Acc GBP	0.61%
Vanguard Global Bond Index Hedged Acc GBP	0.59%
Vanguard Global Corporate Bond Index Hedged Acc GBP	0.48%
abrdn Global Government Bond Tracker B Acc	0.44%
iShares Continental European Equity Index (UK) D Acc	0.34%
iShares UK Equity Index (UK) D Acc	0.22%
iShares Japan Equity Index (UK) D Acc	0.18%
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	0.15%

Source: FactSet

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

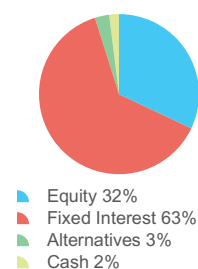
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jan 2025

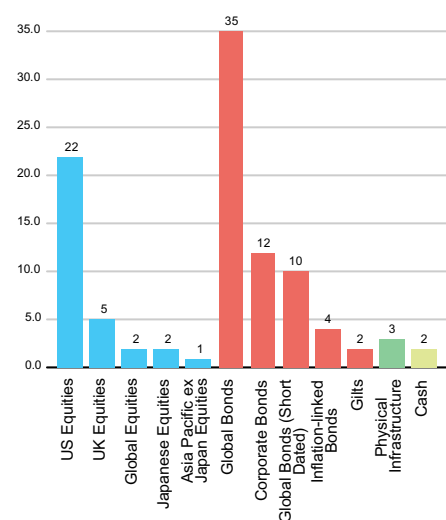
## Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	22.00
abrdrn Global Government Bond Tracker B Acc	Global Bonds	18.00
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	17.00
Vanguard Global Corporate Bond Index Hedged Acc GBP	Corporate Bonds	12.00
Vanguard Global Short-Term Bond Index Hedged Acc GBP	Global Bonds (Short Dated)	10.00
iShares UK Equity Index (UK) D Acc	UK Equities	5.00
abrdrn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	4.00
L&G Global Infrastructure Index C Acc	Physical Infrastructure	3.00
Fidelity Index World P	Global Equities	2.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	2.00
L&G All Stocks Gilt Index Trust C Acc	Gilts	2.00
Cash	Cash	1.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	1.00
Royal London Short Term Money Market Y Acc	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.

### 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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