

31 Dec 2024

## Objectives and policy

The Portfolio aims to provide capital growth and some income by investing in a diversified range of assets and markets worldwide. The Portfolio is benchmarked against the IA Mixed Investment 20-60% Shares sector.

## Portfolio characteristics

Comparator benchmark	IA Mixed Investment 20-60% Shares
Investment Time Horizon	10-15 years. Minimum suggested investment term is five years.
Ongoing costs*	0.50%
MiFID cost	0.07%
Historical yield	2.69%
Total number of holdings (ex cash)	17
Launch Date	01 Jun 2015

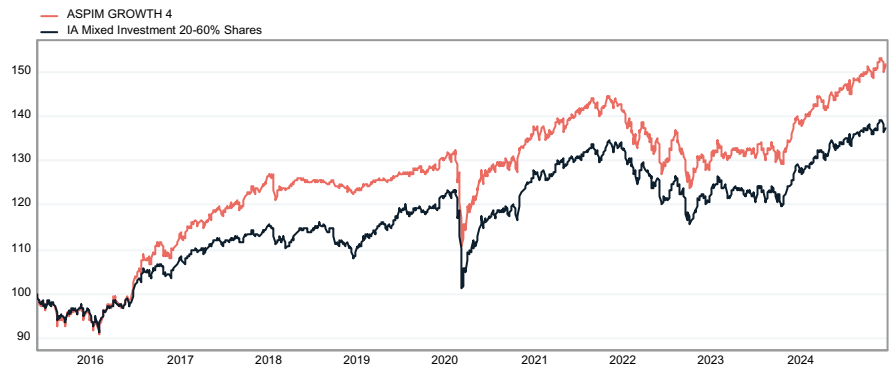
## Ratings & awards



Risk 1 - 5	2
Risk 1 - 7	3
Risk 1 - 10	4



## Performance since inception %



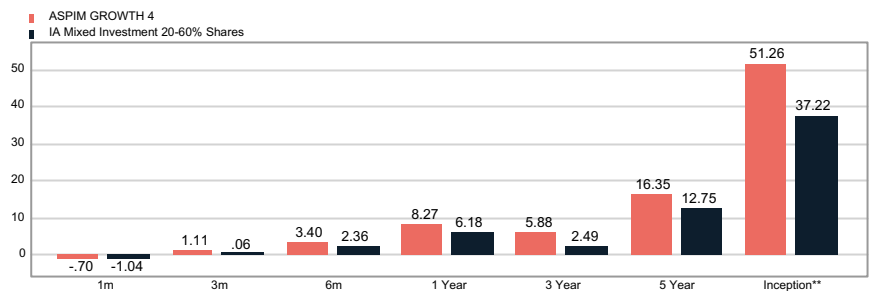
Source: FactSet

## 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 GROWTH 4	8.27	8.79	-10.10	5.41	4.25
IA Mixed Investment 20-60% Shares	6.17	6.86	-9.67	6.31	3.49

Source: FactSet

## Performance summary %



Source: FactSet

## Top 5 contributors over 1 year %

Model Security Name	Contribution To Return
5 Highest	6.46
HSBC American Index C Acc	1.96
Fidelity Index US P	1.89
Fidelity Index US RS Acc GBP	1.42
Aegon High Yield Bond B Acc	0.81
Vanguard Global Bond Index Hedged Acc GBP	0.39

## Top 5 detractors over 1 year %

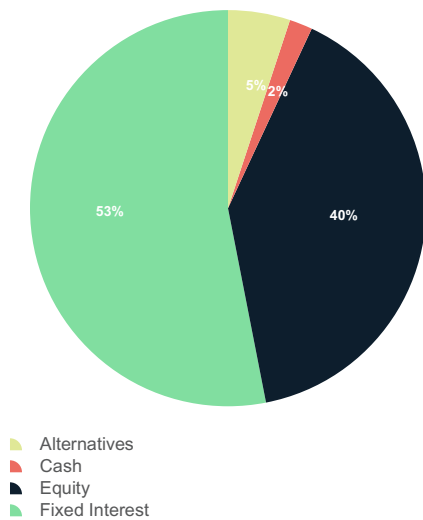
Model Security Name	Contribution To Return
5 Lowest	-0.55
L&G All Stocks Gilt Index Trust C Acc	-0.06
L&G Pacific Index Trust C Acc	-0.07
L&G All Stocks Gilt Index Trust I Acc	-0.09
Atlantic House Dynamic Duration Class A Acc GBP	-0.13
M&G Global Listed Infrastructure PP Acc GBP	-0.20

Source: FactSet

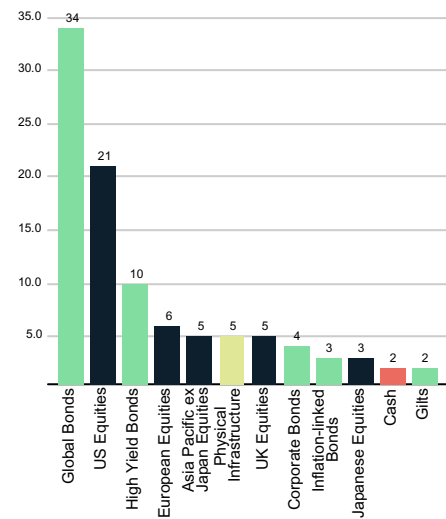
Past performance is not a guide to future performance. The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

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 Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	3.00
Aegon High Yield Bond S Acc GBP	High Yield Bonds	10.00
Atlantic House Defined Returns B	UK Equities	3.00
Atlantic House Dynamic Duration Class A Acc GBP	Global Bonds	4.00
Cash	Cash	1.00
Fidelity Index US RS Acc GBP	US Equities	15.00
HSBC American Index C Acc	US Equities	6.00
iShares Continental European Equity Index (UK) D Acc	European Equities	6.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	3.00
iShares UK Equity Index (UK) D Acc	UK Equities	2.00
L&G All Stocks Gilt Index Trust C Acc	Gilts	2.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	5.00
M&G Global Listed Infrastructure PP Acc GBP	Physical Infrastructure	5.00
Royal London Corporate Bond M Acc	Corporate Bonds	2.00
Royal London International Government Bond M Inc	Global Bonds	13.00
Royal London Short Term Money Market Y Acc	Cash	1.00
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	17.00
Vanguard Global Credit Bond Inv Hedged Acc GBP	Corporate Bonds	2.00

## 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.

### Medium Risk

This would be appropriate for an investor who is willing to take moderate risk to achieve their investment goals, achieving a capital return above inflation. The investor is willing to accept moderate fluctuations in the value of their portfolio over the long-term.

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