

31 Jan 2025

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.
Risk profile	Medium risk
Ongoing costs*	0.63%
MiFID cost	0.08%
Historical yield	2.23%
Total number of holdings (ex cash)	60
Annualised Volatility	8.07
Launch Date	06 Aug 2019

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 FOCUSED 6	2.67	4.10	4.83	11.71	14.65	25.55
IA Mixed Investment 20-60% Shares	2.38	2.95	3.74	9.12	8.33	15.44

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 FOCUSED 6	11.72	5.91	-3.09	5.24	4.05
IA Mixed Investment 20-60% Shares	9.11	3.31	-3.91	3.33	3.13

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

31 Jan 2025

Investment	Contribution
Fidelity Index US RS Acc GBP	1.92%
Fidelity Index US P	1.85%
M&G Asian I Acc GBP	1.14%
Aegon High Yield Bond B Acc	0.76%
L&G Pacific Index Trust I Acc	0.42%
Amazon PLC	0.39%
Expedia Group PLC	0.37%
HSBC FTSE All Share Index C Acc	0.35%
Alphabet PLC	0.34%
Aegon High Yield Bond S Acc GBP	0.32%

Source: FactSet

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

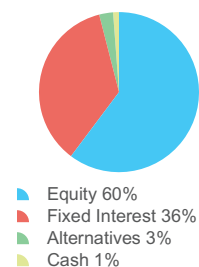
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jan 2025

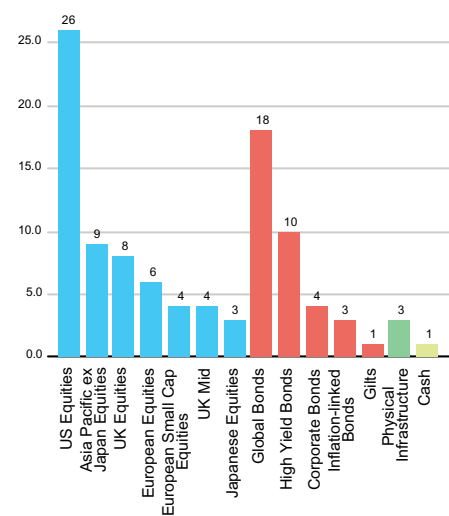
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	13.60
Aegon High Yield Bond S Acc GBP	High Yield Bonds	10.00
Vanguard Global Bond Index Hedged Acc GBP	Global Bonds	8.00
Royal London International Government Bond M Inc	Global Bonds	7.00
M&G Asian PP Acc	Asia Pacific ex Japan Equities	5.00
IFSL Marlborough European Special Situations P Inc	European Small Cap Equities	4.00
iShares Mid Cap UK Equity Index (UK) D Acc	UK Mid	4.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	4.00
abrdn Short Dated Global Inflation-Linked Bond Tracker B Acc	Inflation-linked Bonds	3.00
Atlantic House Dynamic Duration Class A Acc GBP	Global Bonds	3.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	3.00
M&G Global Listed Infrastructure PP Acc GBP	Physical Infrastructure	3.00
Royal London Corporate Bond M Acc	Corporate Bonds	2.00
Vanguard Global Credit Bond Inv Hedged Acc GBP	Corporate Bonds	2.00
iShares UK Equity Index (UK) D Acc	UK Equities	1.60
Cash	Cash	1.00
iShares Continental European Equity Index (UK) D Acc	European Equities	1.00
L&G All Stocks Gilt Index Trust C Acc	Gilts	1.00
AFLAC PLC	US Equities	0.70
Alphabet PLC	US Equities	0.70
Amazon PLC	US Equities	0.70
Amgen PLC	US Equities	0.70
Apple PLC	US Equities	0.70
Bank of America PLC	US Equities	0.70
CME Group PLC	US Equities	0.70
Eli Lilly & Co PLC	US Equities	0.70
Estee Lauder PLC	US Equities	0.70
Expedia Group PLC	US Equities	0.70
Exxon Mobil PLC	US Equities	0.70
Micron Technology PLC	US Equities	0.70
Microsoft PLC	US Equities	0.70
Procter & Gamble PLC	US Equities	0.70
Texas Instruments PLC	US Equities	0.70
VISA PLC	US Equities	0.70
WR Berkley PLC	US Equities	0.70
Anheuser-Busch INBEV SA/NV PLC	European Equities	0.50
Beiersdorf PLC	European Equities	0.50
BNP Paribas PLC	European Equities	0.50
Industria De Diseno Textil PLC	European Equities	0.50
L'Oreal PLC	European Equities	0.50
LVMH Moet Hennessy Louis Vuitton PLC	European Equities	0.50
Merck KKGA PLC	European Equities	0.50
Novo Nordisk PLC	European Equities	0.50
SAP PLC	European Equities	0.50
Schneider Electric PLC	European Equities	0.50
3I Group PLC	UK Equities	0.40
Associated British Foods PLC	UK Equities	0.40
Bunzl PLC	UK Equities	0.40
Diploma PLC	UK Equities	0.40
Experian PLC	UK Equities	0.40
HSBC PLC	UK Equities	0.40
InterContinental Hotels Group PLC	UK Equities	0.40
Intertek Group PLC	UK Equities	0.40
Lloyds Banking Group PLC	UK Equities	0.40
National Grid PLC	UK Equities	0.40
RELX PLC	UK Equities	0.40
Rentokil Initial PLC	UK Equities	0.40
Shell Plc	UK Equities	0.40
Smith & Nephew PLC	UK Equities	0.40
Unilever PLC	UK Equities	0.40

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.

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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