

31 Oct 2024

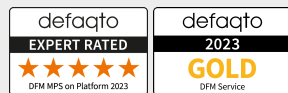
Objectives and policy

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.
Ongoing costs*	0.58%
MiFID cost	0.04%
Historical yield	2.05%
Total number of holdings (ex cash)	14
Launch Date	04 Dec 2020

Ratings & awards



eV	Risk 1 - 5	5
	Risk 1 - 7	7
	Risk 1 - 10	10



Performance since inception %



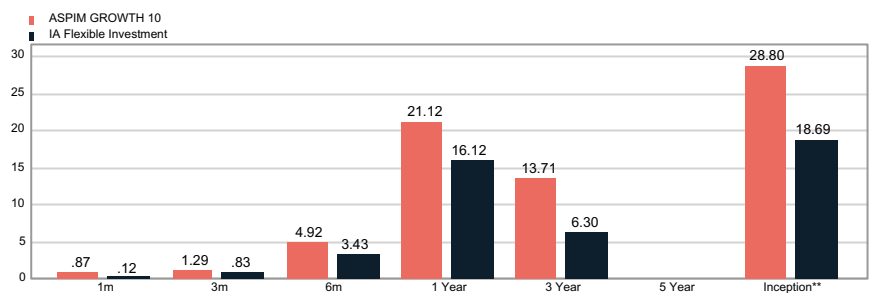
Source: FactSet

Discrete Performance %

	Oct 23 to Oct 24	Oct 22 to Oct 23	Oct 21 to Oct 22	Oct 20 to Oct 21	Oct 19 to Oct 20
ASPIM GROWTH 10	21.12	4.05	-9.77	--	--
IA Flexible Investment	16.11	1.80	-10.07	21.06	0.69

Source: FactSet

Performance summary %



Source: FactSet

Top 5 contributors over 1 year %

Model Security Name	Contribution To Return
5 Highest	14.89
Fidelity Index US P	5.53
HSBC American Index C Acc	4.63
Vanguard FTSE Developed Europe ex-UK Equity Index	2.19
M&G Asian I Acc GBP	1.39
L&G Pacific Index Trust I Acc	1.16

Top 5 detractors over 1 year %

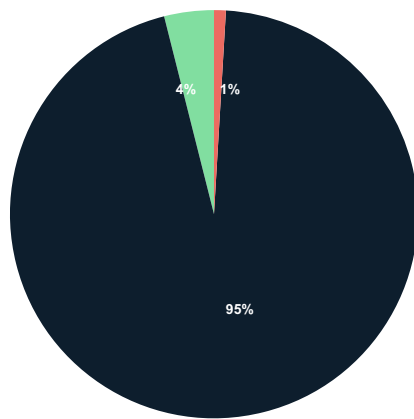
Model Security Name	Contribution To Return
5 Lowest	-0.61
L&G Pacific Index Trust C Acc	-0.04
iShares UK Equity Index (UK) D Acc	-0.05
iShares Japan Equity Index (UK) D Acc	-0.06
Fidelity Asian Smaller Companies Y Acc GBP	-0.19
M&G Asian PP Acc	-0.27

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.

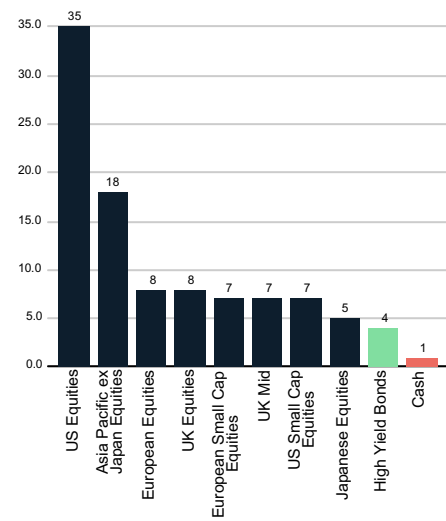
Chart data correct as of 31 Oct 2024

Asset allocation %



■ Cash
■ Equity
■ Fixed Interest

Sector breakdown %



Portfolio holdings and sector breakdown %

Model Security Name	ASPIM Sector	Port. Weight
Aegon High Yield Bond S Acc GBP	High Yield Bonds	4.00
Atlantic House Defined Returns B	UK Equities	5.00
Cash	Cash	1.00
Fidelity Asian Smaller Companies Y Acc GBP	Asia Pacific ex Japan Equities	6.00
Fidelity Index US RS Acc GBP	US Equities	20.00
HSBC American Index C Acc	US Equities	15.00
IFSL Marlborough European Special Situations P Inc	European Small Cap Equities	7.00
iShares Continental European Equity Index (UK) D Acc	European Equities	8.00
iShares Japan Equity Index (UK) D Acc	Japanese Equities	4.00
iShares Mid Cap UK Equity Index (UK) D Acc	UK Mid	7.00
iShares UK Equity Index (UK) D Acc	UK Equities	3.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	5.00
M&G Asian PP Acc	Asia Pacific ex Japan Equities	7.00
M&G Japan Smaller Companies I Acc GBP	Japanese Equities	1.00
T. Rowe Price US Smaller Companies Equity C Acc	US Small Cap Equities	7.00

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.

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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