

ASPIM INDEX 9

31 Jan 2025

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.
Risk profile	High risk
Ongoing costs*	0.26%
MiFID cost	0.01%
Historical yield	1.41%
Total number of holdings (ex cash)	11
Annualised Volatility	9.61
Launch Date	02 Nov 2017

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 9	4.06	6.57	7.65	17.79	29.96	46.87
IA Flexible Investment	3.52	5.15	6.00	13.02	15.73	31.92

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 9	17.79	9.64	0.64	7.94	4.69
IA Flexible Investment	13.02	3.71	-1.27	6.18	7.36

Source: FactSet, net of investment management fee

Top 10 performance contributors over 1 year

31 Jan 2025

Investment	Contribution
HSBC American Index C Acc	4.33%
Fidelity Index US RS Acc GBP	2.83%
Fidelity Index US P	2.82%
L&G Pacific Index Trust I Acc	1.90%
Vanguard FTSE U.K. All Share Index Unit Trust A Acc GBP	1.39%
Dimensional US Small Companies Acc GBP	0.86%
iShares Continental European Equity Index (UK) D Acc	0.84%
iShares Mid Cap UK Equity Index (UK) D Acc	0.60%
Vanguard FTSE Developed Europe ex-UK Equity Index	0.42%
L&G Pacific Index Trust C Acc	0.40%

Source: FactSet

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

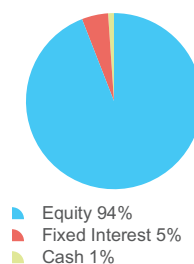
The value of investments and any income from them can fall, this may in part be due to currency exchange rate fluctuations. Investors may get back less than invested.

Chart data correct as of 31 Jan 2025

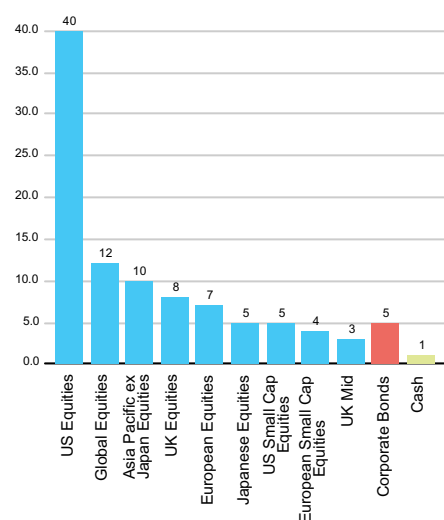
Portfolio holdings and sector breakdown %

Holdings	Sector	%
Fidelity Index US RS Acc GBP	US Equities	22.00
HSBC American Index C Acc	US Equities	18.00
Fidelity Index World P	Global Equities	12.00
L&G Pacific Index Trust C Acc	Asia Pacific ex Japan Equities	10.00
iShares UK Equity Index (UK) D Acc	UK Equities	8.00
iShares Continental European Equity Index (UK) D Acc	European Equities	7.00
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 Corporate Bond Index Hedged Acc GBP	Corporate Bonds	5.00
Dimensional European Small Companies Acc GBP	European Small Cap Equities	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.

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