

EPIM Cabot Balanced

Investment objective and policy

These discretionary managed model portfolios offer risk-profiled investment solutions, all of which have a dynamic top-down asset allocation strategy implemented using low cost index tracking funds.

The investment objective for the EPIM Cabot Balanced Model Portfolio is to provide a long-term total return which is superior to inflation plus 2% returns. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

Stock markets around the world have continued to push higher although worries over the spread of the Delta variant have resulted in some volatility. In August, the US S&P 500 recorded its seventh consecutive monthly gain.

Due to fear around inflation stickiness, market participants are concerned that central banks may be forced to tighten their accommodative policy stance sooner than expected to prevent economies overheating. However, the US Federal Reserve has pledged to do whatever it takes to support the recovery and has committed to allow inflation to run above its long-term target of 2% before it considers raising interest rates. Also, Chair Jerome Powell has taken the view that the current inflationary regime is transitory and pledged a smooth and gradual tapering should this happen. Other major central banks have also committed to keep measures in place that will support the economic recovery.

The high savings rate during the lockdown period, as people stayed at home, has raised expectations of a second-half consumer-driven boom, especially in the hard-hit tourism and leisure sectors. This jump in demand is leading to some bottlenecks in supply chains, which is a major contributor to the current spike in inflation.

China has clamped down on different sectors of its economy, promoting regulation and pushing Xi's vision for "common prosperity". These structural changes have resulted in bouts of volatility in Asia Pacific equities, though the contagion risk did not materialise. In addition, recent domestic data came in weaker than expected due to costlier raw materials, extreme weather conditions and global supply chain bottlenecks. As China is also considered the 'world's growth engine', we are monitoring the situation closely but the recent narrative and rate cut from the People's Bank of China (PBOC) give us comfort that China might just be 'rebooting' its economy.

Tough decisions for governments and central bankers lie ahead, with policy decisions finely balanced and many support measures likely to remain in place for some time. However, market valuations remain elevated and we feel the world might be at a crossroads and needing a breather.

Performance %

Discrete Performance	August 20 - August 21	August 19 - August 20	August 18 - August 19	August 17 - August 18	August 16 - August 17	3 yr Volatility
EPIM Cabot Balanced	12.9	1.7	5.1	4.5	8.8	8.5
UK CPI + 2%*	4.0	3.1	4.0	4.6	4.6	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	2.1	4.4	8.0	12.9	20.6	37.2
UK CPI + 2%*	0.2	1.6	3.1	4.0	11.7	22.2

All data as at 31 August 2021

Source: APX and FE Analytics

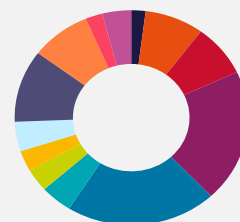
Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested.

*UK Consumer Price Inflation figures quoted with a 1 month lag.

Key facts

Inception Date	30/09/2012
Typical Growth / Defensive Split	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.18%
Portfolio Total Ongoing Charge	0.38%

Asset Allocation



- Cash & Equivalent 2.0%
- Government Bond 8.2%
- Inflation Linked 7.9%
- Investment Grade Bond 20.0%
- North American Equities 20.9%
- UK Equities 4.4%
- European Equities 3.4%
- Japanese Equities 3.1%
- Asia Pacific ex-Japan Equities 4.5%
- Global Emerging Market Equities 10.9%
- Global/Thematic Equities 8.4%
- Property 2.4%
- Infrastructure 4.0%

Top ten holdings

	%
Fidelity Index Emerging Markets P Acc	8.26
Vanguard US Government Bond Index Inv GBP Hedged Inc	8.20
Fidelity Index US P Acc Hdg	7.98
Legal & General Global Inflation Linked Bond Index C Inc	7.86
Legal & General US Index C Inc	7.82
Vanguard UK Short Term Investment Grade Bond Acc	7.64
Legal & General Sterling Corporate Bond Index C Inc	6.48
Legal & General Short Dated GBP Corp Bond Index I Acc	5.86
Amundi Index MSCI North America - RHG	5.12
Legal & General Global Technology Index C Acc	4.77

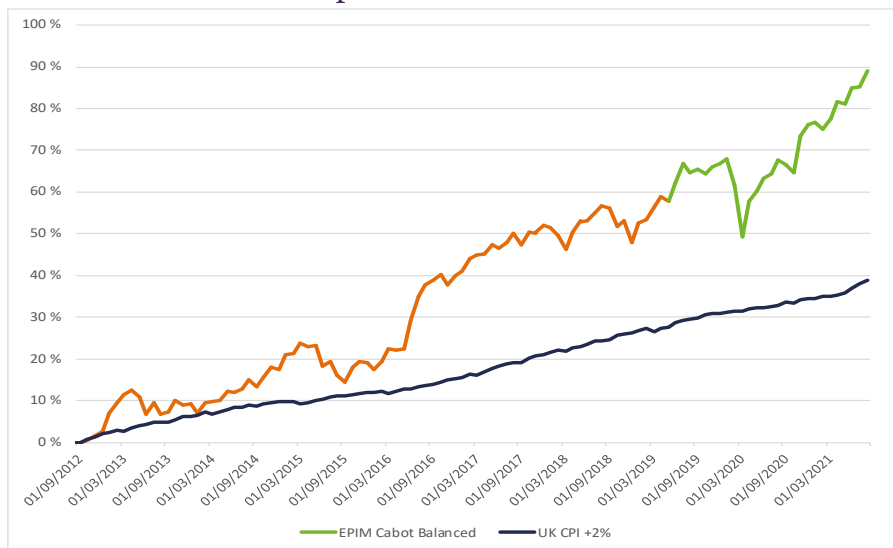
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EPIM Cabot Balanced

Investment Team

The model portfolios are managed by Eden Park Investment Management, with investment advisory and management services provided by Charles Stanley. The team of portfolio managers and analysts have extensive experience, drawing upon the expertise of investment specialists, strategists and economists both internally and externally. The research team looks for the best Index tracking funds from the available passive universe.

Performance since Inception



Source APX and FE Analytics. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested.

Sub Manager MPS Proposition Ratings

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

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ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond

Minimum suggested Investment = £1,000
(subject to platform minimum requirements)

PLATFORMS

- Morgan Lloyd Invest
- Hubwise

Important Information

The value of investments, and any income derived from them, can fall as well as rise and may be affected by exchange rate variations. Investors may get back less than invested. Since the 31st of March 2021, performance was calculated on a Total Return basis using a notional portfolio in Financial Express Analytics. Before the 31st of March 2021, performance was calculated on a Total Return basis using a notional portfolio in Advent Portfolio Exchange (APX). Performance is net of Eden Park Investment Management fees but not adviser fees nor platform costs. Any charges and fees applied by platforms and/or authorised intermediaries will be charged in addition to the charges shown. The Total Ongoing Charges Figure (TOC) is calculated on a periodic basis using a weighted average of the most recent publicly available Total Ongoing Charges for the underlying investments as at the date of the factsheet. This includes the underlying funds' Ongoing Charges Figure plus Transaction costs plus Incidental costs. Please note that whilst we endeavour to show all charges associated with specific funds, sometimes this is not possible due to the information not being made available by the fund provider. In such cases transaction or incidental cost information may be missing. The Indicative Yield is provided for guidance purposes only and is calculated on a periodic basis using a weighted average of the most recent publicly available income yields for the underlying investments. Yields for the underlying funds, and thus for the strategy, are likely to differ in the future. The Indicative Yield does not represent guaranteed income. Portfolios linked to this Model Portfolio may not exactly replicate the model due to the difference in timing of initial investment or rebalancing differences resulting from minimum transaction size limits on platforms. The management and rebalancing of this Model Portfolio does not take Capital Gains Tax into consideration. This factsheet has been prepared for information purposes only and does not constitute advice or a personal recommendation, nor does it constitute an invitation to purchase units or shares. The information on which the document is based is deemed to be reliable. Eden Park Investment Management has not independently verified such information and its accuracy or completeness is not guaranteed. Although Charles Stanley's information providers, including without limitation, MSCI ESG Research LLC and its affiliates (the "ESG Parties"), obtain information (the "Information") from sources they consider reliable, none of the ESG Parties warrants or guarantees the originality, accuracy and/or completeness, of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The Information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for, or a component of, any financial instruments or products or indices. Further, none of the Information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority.