

# 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.

## Key facts

<b>Inception Date</b>	30/09/2012
<b>Typical Growth / Defensive Split</b>	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.19%
<b>Portfolio Total Ongoing Charge</b>	<b>0.39%</b>

The equity-market bounce that started in mid-June was abruptly ended by Federal Reserve Chair Jerome Powell in late August after he made it clear that the US central bank will continue to aggressively tighten financial conditions to combat inflation. The perception that the Fed may now ease its pace of interest rate rises – and even potentially “pivot” to an easing policy early next year – proved optimistic.

Europe faces significant challenges, as Vladimir Putin appears to be using energy markets as a weapon against sanctions introduced after its act of war in Ukraine. Inflation is already at record levels and energy prices continue to soar as the flow of gas to Europe has reduced significantly. The European Central Bank faces numerous challenges and the Bank of England is also expected to continue to increase rates sharply.

As fears of a global recession were brought to the fore, the US dollar’s safe-haven status continues to push the US currency higher against most other currencies, a move which has also been supported by interest-rate differentials. Coupled with a rise in commodity prices following Russia’s invasion of Ukraine, dollar strength has hit many emerging-market countries hard. Oil-rich nations have benefited substantially, but governments in countries that are net importers of food and energy face significant financial difficulties.

Covid-19 remains a problem in the global supply chain, as China continues to enact strict measures in major manufacturing centres and transport hubs. Geopolitical tensions continue to prompt some re-assessment of supply chains, as tension between Washington and Beijing continues over many issues including the status of Taiwan, audit standards and technology transfer. Clearly, the global economy is in a challenging period – and this has been reflected in equity and bond markets and a difficult balancing act lies ahead.

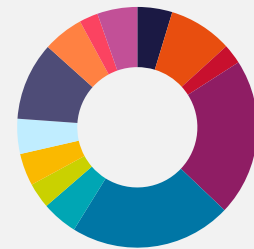
## Performance %

Discrete Performance	Aug 21 - Aug 22	Aug 20 - Aug 21	Aug 19 - Aug 20	Aug 18 - Aug 19	Aug 17 - Aug 18	3 yr Volatility
<b>EPIM Cabot Balanced</b>	-5.1	12.9	1.7	5.1	4.5	9.1
<b>UK CPI + 2%*</b>	12.3	4.0	3.1	4.0	4.6	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
<b>EPIM Cabot Balanced</b>	-0.6	-0.7	-1.4	-5.1	9.0	19.7
<b>UK CPI + 2%*</b>	0.7	2.6	7.7	12.3	20.5	31.1

## Asset Allocation



■ Cash & Equivalent 4.7%
■ Government Bond 8.6%
■ Inflation Linked 2.7%
■ Investment Grade Bond 21.2%
■ North American Equities 21.8%
■ UK Equities 4.8%
■ European Equities 3.4%
■ Japanese Equities 4.3%
■ Asia Pacific ex-Japan Equities 4.7%
■ Global Emerging Market Equities 10.5%
■ Global/Thematic Equities 5.5%
■ Property 2.5%
■ Infrastructure 5.4%

## Top ten holdings

	%
Legal & General US Index C Inc	10.0
Vanguard UK Short Term Investment Grade Bond Acc	9.0
Fidelity Index US P Acc Hdg	7.9
Fidelity Index Emerging Markets P Acc	7.5
Legal & General Global Infrastructure Index C Inc	5.4
Legal & General Short Dated GBP Corp Bond Index I Acc	5.4
Legal & General Pacific Index C Acc	4.7
Cash	4.7
Vanguard US Government Bond Index Inv GBP Hedged Inc	4.6
Fidelity MSCI Japan Index P Hedged GBP	4.3

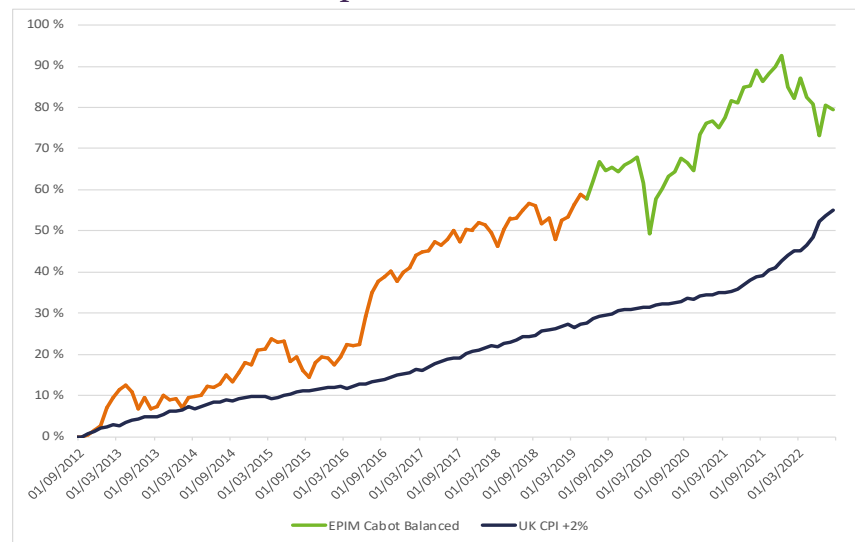
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## Investment Team

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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### FIND OUT MORE

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Eden Park Investment Management Ltd

The Pavilions

Eden Park

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Bristol

BS20 0DD

### 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 redisseminated 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.