

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

Inception Date	30/09/2012
Typical Growth / Defensive Split	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.15%
Portfolio Total Ongoing Charge	0.35%

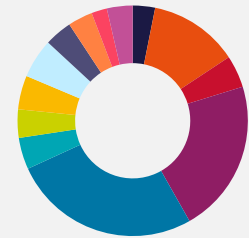
August saw falls in world stock markets following the good performance in July, with a rally developing in the last week. Investors had second thoughts on the idea that interest rates had reached their peaks and could soon fall again. Inflation proved more persistent in the service sectors of the USA, the EU and the UK and Central Banks reaffirmed their wish to ensure inflation came back down to 2% and stayed there. Headline inflation is on the way down, spurred by lower energy prices, some reduction in the pace of increase for food and some slowdown in goods price rises generally. Wage inflation leading to service sector price increases remains high relative to a 2% inflation target, though wages are often lagging prices.

Catherine Lagarde the Head of the European Central Bank set out her views at the recent Jackson Hole conference, she confirmed the need to keep money tight and get back to target. Jerome Powell, the Chairman of the Fed confirmed that he is sticking with the 2% target and is watching wage rises and service sector prices particularly carefully. He will raise rates yet again if the labour market does not cool as forecast. We will have to live with higher rates for longer than many in the markets thought a few weeks ago, with more of a slowdown in activity before prices are tamed. Some still think we might have seen the top of rates in the EU and US but more now accept they cannot come down again any time soon.

In Asia, China has failed to follow through with the growth spurt brought on by the end of covid lockdowns at the end of last year. The world's second largest economy is going to have to advance without the big boost property development was giving to it up to the collapse starting in late 2021.

US and EU Shares so far this year have offered decent returns after a poor 2022 despite weakness in August. Markets believe the US can engineer a soft landing to get inflation down without too much additional economic damage. The UK FTSE 100 index did well last year but has suffered this year from commodity price weakness and disappointing pharmaceutical share performance given the importance of these to its valuation.

Asset Allocation



- Cash & Equivalent 3.1%
- Government Bond 12.6%
- Inflation Linked 4.5%
- Investment Grade Bond 21.6%
- North American Equities 26.4%
- UK Equities 4.4%
- European Equities 4.0%
- Japanese Equities 4.8%
- Asia Pacific ex-Japan Equities 5.5%
- Global Emerging Market Equities 3.9%
- Global/Thematic Equities 3.5%
- Property 2.2%
- Infrastructure 3.6%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	12.2
L&G US Index C Inc	9.6
Vanguard UK ShortTerm Inv. Grade Bond Idx Plus	7.1
Vanguard Gbl.Short Term Corp. Bond Idx Hdg	6.1
L&G All Stocks Gilt Index Trust Inc	6.0
L&G Short Dated Corp Bond Index C Inc	5.4
Fidelity US Index Fund Inc	4.6
Vanguard US Gov Bond Index Inv GBP Hdg	4.5
L&G Global Inflation Linked Bond Index C Inc	4.5
iShares Continental European Equity Index(UK)D Acc	4.0

Powered by
**CHARLES
STANLEY**▲

All data as at 31 August 2023

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.

Performance %

Discrete Performance	August 22 - August 23	August 21 - August 22	August 20 - August 21	August 19 - August 20	August 18 - August 19	3 yr Volatility
EPIM Cabot Balanced	2.0	-5.1	12.9	1.7	5.1	7.9
UK CPI + 2%*	10.1	11.6	4.5	2.7	4.0	-

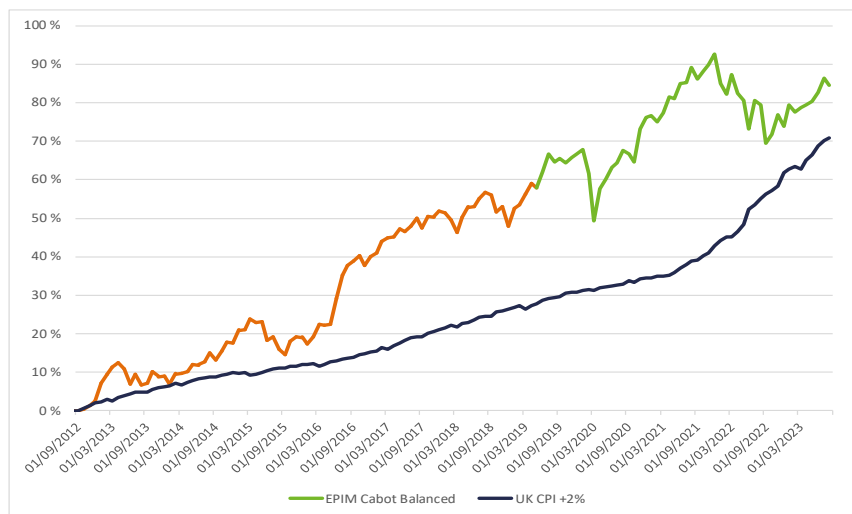
Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	-1.0	2.3	3.2	2.0	9.3	16.8
UK CPI + 2%*	0.3	2.5	4.4	10.1	28.5	37.2

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



FIND OUT MORE

01275 404 880

enquiries@edenparkim.co.uk

Eden Park Investment Management Ltd
The Pavilions
Eden Park
Ham Green
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

Certain information ©2023 MSCI ESG Research LLC. Reproduced by permission

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.