

EPIM Brunel Balanced Portfolio Factsheet

Powered by:

As of 31/12/2025



Overview

The portfolio is managed by Eden Park Investment Management supported by investment expertise from Hymans Robertson Investment Services LLP (HRIS). HRIS adopts a long-term strategic approach to asset allocation and has a robust and independent approach to fund selection.

The portfolio is usually rebalanced every 6 months, although we also retain the right to accelerate, postpone or cancel a scheduled rebalancing at our discretion.

The portfolio is appropriate for retail and professional clients seeking to achieve growth and/or income. The model portfolio is not deemed appropriate for clients that have no ability to sustain a capital loss, are completely risk averse, have low or no financial resilience, are looking for guaranteed returns (or a guaranteed return of capital), have an investment time horizon of less than five years or wish to access the service on an execution only basis or a non-advised basis.

Key Information

Name	EPIM Brunel Balanced Portfolio
Benchmark	IA Mixed Investment 20-60% Shares
Inception Date	01/06/2019
Ongoing Charge Figure (OCF)	0.25%
DFM Fee	0.25%
Estimated Transaction Cost	0.09%
Number of Fund Holdings	28

Portfolio Objective

The objective is to achieve capital growth over the long-term. The portfolio will seek to achieve its objective through investing in a range of funds. The portfolio can invest up to 65% in equities. The portfolio is appropriate for clients that are seeking a balance between growth and capital preservation but accept that they might bear moderate capital losses over some periods of time.

Portfolio Returns

Time Period: 01/01/2021 to 31/12/2025



Performance Calculation

Performance is as at the return date of the factsheet. Expressed in percentage terms, the performance is calculated by taking the change in monthly net asset values, reinvesting all income and capital-gains, and dividing by the starting net asset value. The total returns include fees and other costs taken out of fund assets, but exclude the DFM fee. (Including fees in the total returns will reduce the illustrated performance). Performance figures are shown in pound sterling. Performance may deviate by platform and deviate from performance provided by the platform.

Any performance shown prior to 3 July 2023 is based on the portfolio when it was managed by a different provider. All performance after 3 July 2023 is based on the asset allocation provided by HRIS. Performance data prior to 3 July 2023 provided by RBC Brewin Dolphin.

Cumulative Portfolio Returns

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
EPIM Brunel Balanced Portfolio	3.24	9.01	12.13	34.00	34.93	55.20
IA Mixed Investment 20-60% Shares	2.74	6.68	10.24	25.08	20.11	31.62

Market Commentary

Equity markets delivered positive returns over the quarter, despite increased concerns around technology companies' valuations and the increased spending on AI infrastructure throughout November and December. Returns were boosted by strong performance in the healthcare and financial sectors.

The Bank of England cut interest rates by 0.25% to 3.75% over the quarter, with markets now expecting a further cut in 2026 following the lower-than-expected November inflation data. Meanwhile, in the US, the Federal Reserve cut interest rates by a further 0.5% to 3.5-3.75%. Investors are expecting rate cuts in the US to continue over 2026 (subject to inflation remaining under control), as data points to a weakening labour market.

Global equities rose 3.5% over the quarter, with positive returns for all equity regions. Asia-Pacific ex Japan and Europe were the best performing regions over the quarter, returning 9.4% and 6.7% respectively.

Bond markets continued to lag equities, as is to be expected over a period of strong equity returns. Investors remain concerned over government debt levels and the ability of a Federal Reserve to manage inflation while under pressure from President Trump to cut interest rates further. Global government bonds and global corporate bonds returned 0.7% and 0.8% respectively over the quarter. Gilts and UK corporate bonds outperformed global bonds, returning 3.2% and 2.6% respectively. Gilt yields fell slightly over the quarter and inflation in the UK softened (bond prices rise as yields fall). Emerging market bonds also had a positive quarter, returning 2.6%. The pound was flat against the dollar so currency had limited impact on returns.

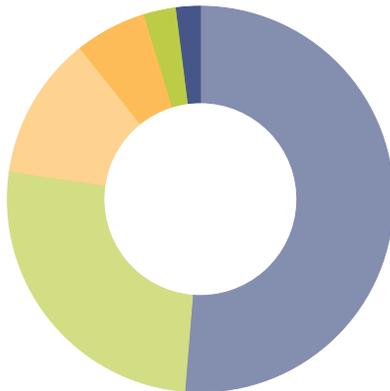
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Asset Allocation

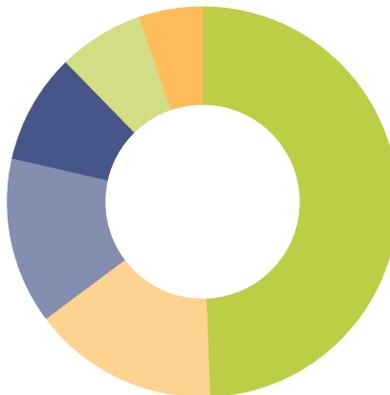


	%
Equity	51.30
Investment Grade Credit	26.00
Alternative Credit	12.00
Government Bonds	6.00
Liquid Real Assets	2.70
Cash	2.00
Total	100.00

Portfolio Holdings

	Portfolio Weighting %
Vanguard Glb Corp Bd Idx £ H Acc	14.30
L&G Fut Wld ESG Tilted & OptdDevIdxC£Acc	6.48
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	6.48
Fidelity Index US RS Acc	5.40
iShares Continen Eurp Eq Idx (UK) D Acc	5.40
Schroder Sus Multi-Factor Eq I Acc GBP	5.40
M&G Corporate Bond GBP PP Acc	4.40
HSBC Multi-Factor Worldwide Eq BC Inc	4.32
Vanguard ESG Scrn Dev Wrld AllCpEqIdxAcc	4.32
M&G Emerging Markets Bond GBP PP Acc	4.20
PIMCO GIS Glb Hi Yld Bd Instl GBP H Acc	4.20
L&G All Stocks Gilt Index C Acc	3.60
Vanguard UK Invn Grd Bd Idx £ Acc	3.30
Fidelity Emerg Mkts R Acc	2.70
L&G Global Infrastructure Index C Acc	2.70
Veritas Global Focus GBP Acc NAV	2.70
abrdn Global Govt Bond Tracker N GBP Acc	2.40
Capital Group GlobHilnc (LUX) Ph-GBP	2.40
iShares Japan Equity Index (UK) D Acc	2.16
BlackRock ICS Sterling Liq Premier Acc	2.00
Vanguard Glb S/T Bd Idx £ H Acc	1.80
Baillie Gifford L/T Glb Gr Invn B Acc	1.62
iShares Pacific ex Jpn Eq Idx (UK) D Acc	1.62
Vanguard Glb Small-Cp Idx £ Acc	1.62
MI TwentyFour AM Dynamic Bond I Acc	1.20
MI TwentyFour AM Monument Bond L Acc	1.20
L&G Global Emerging Markets Index C Acc	1.08
L&G Short Dated £ Corporate Bd Idx C Acc	1.00

Regional Equity Split



	%
North America	49.40
Developed Europe ex UK	15.40
UK	13.80
Emerging Markets	9.10
Japan	7.10
Asia Pacific ex Japan	5.20
Total	100.00

Hymans Robertson LLP Awards



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