

EPIM Income Balanced

Fact Sheet | 31 December 2025

Investment objective and policy

These discretionary managed model portfolios offer risk-profiled investment solutions, investing predominantly in actively managed, third-party funds. We believe this is an efficient way to access global investment opportunities and the model portfolio is diversified in terms of asset class, region and size of company.

The investment objective for the EPIM Income Balanced portfolio is to provide a long-term total return which is superior to inflation plus 2% returns. We will invest predominantly in asset classes which have a yield, and in funds that enable that yield to be paid out as income. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

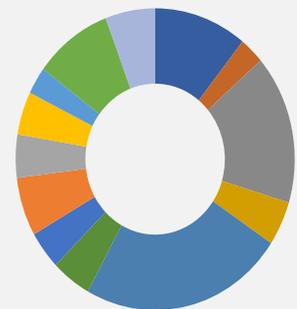
Key facts

Inception Date	1st June 2009
Indicative Yield	3.3%
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.52%
Portfolio Total Ongoing Charge	0.72%

Latest commentary

In December 2025, global equity markets closed out a year of strong gains with a mixed, but broadly positive, performance as investor caution balanced resilient earnings and evolving macroeconomic signals. Major equity indices finished the month modestly higher, buoyed by strong performances in both developed and emerging markets. The S& 500 rose over the month, yet the tech heavy Nasdaq ended the month slightly lower. Investors continued to be cautious about valuations in the mega-cap names exposed to artificial intelligence (AI) and cloud computing due to their continuing massive investment in infrastructure. UK and Euro area equities also advanced, with a strong performance from the FTSE 100, which reached a fresh all-time high. Japan's Nikkei 225 ended December slightly up, finishing the year above 50,000 for the first time. The Federal Reserve lowered its federal funds rate by 25 basis points (bp) to a range of 3.50–3.75% – its third cut in 2025 – backed by a 9–3 vote amid rising concerns over a weakening labour market and delayed data due to a government shutdown. The cut was made despite inflation remaining above target, resulting in the market taking the view it was a “hawkish cut”. Markets are pricing in a more aggressive Federal Reserve easing cycle in 2026 than official signals suggest. Meanwhile, the Bank of England's Monetary Policy Committee produced a narrow 5–4 vote to reduce its Bank Rate by 25 basis points to 3.75%, citing receding inflation (down to 3.2% in November) and softening economic conditions, but warned that the future path of policy would hinge on evolving inflation data. The bond market saw a retreat in yields late in the month, as the Federal Reserve's December meeting minutes revealed deep divisions among policymakers. Commodities ended the year with significant divergence. Metals posted robust gains in December, with copper futures hitting record highs and gold was still in favour as a safe-haven asset, but energy prices faced renewed pressure from concerns about a global supply of crude.

Asset Allocation



- Government Bond 11%
- Inflation Linked 3%
- Investment Grade Bonds 16%
- High Yield Bonds 5%
- North America 24%
- Japan 5%
- Europe 4%
- UK 6%
- Asia Pacific ex-Japan 5%
- Global Emerging Markets 5%
- Property 3%
- Infrastructure 9%
- Cash & Equivalent 6%

Performance %

Discrete Performance	Dec 2024 - Dec 2025	Dec 2023 - Dec 2024	Dec 2022 - Dec 2023	Dec 2021 - Dec 2022	Dec 2020 - Dec 2021	3 yr Volatility
EPIM Income Balanced	11.6%	8.6%	6.0%	-4.8%	8.8%	5.8%
UK CPI* +2%	4.8%	4.6%	6.0%	12.7%	7.5%	-

Cumulative Performance	1 Year	3 Years	5 Years	10 Years	Since Inception
EPIM Income Balanced	11.6%	28.6%	33.3%	86.7%	236.3%
UK CPI* +2%	4.8%	16.2%	40.8%	69.2%	-

Top ten holdings %

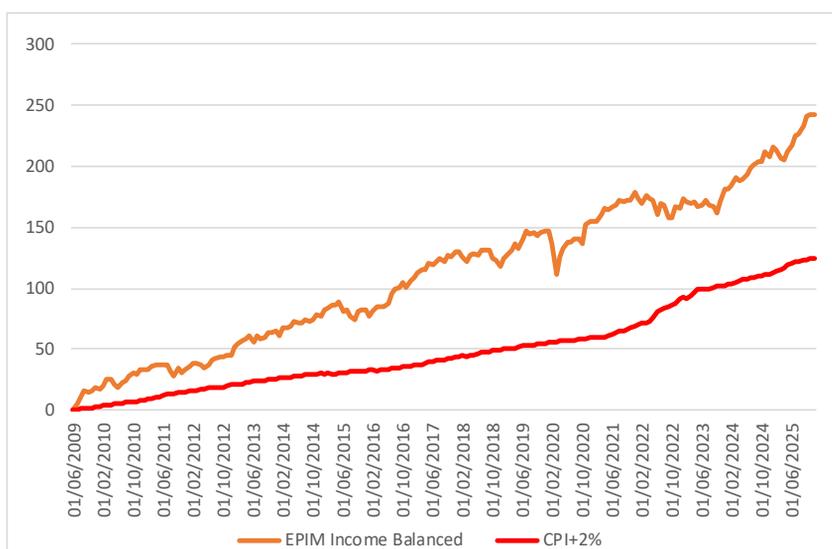
Fidelity Index US P hedged Inc	10
Vanguard Global Bond Index Institutional Plus	8
AXA Sterling Credit Short Duration Bond ZI Inc TR in GB	8
JPM US Equity Income C2 Inc	6
FTF - ClearBridge Global Infrastructure Income X Inc GBP	5
Blackrock ICS Sterling Liquidity Prem	5
Man GLG High Yield Opportunities Professional D	5
Schroder Asian Income L Inc TR in GB	5
L&G Japan Index	5
JPM Emerging Markets Income C Inc TR in GB**	5

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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: FCA 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



FIND OUT MORE

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ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond

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

PLATFORMS

- Morgan Lloyd Invest
- SS&C Hubwise

Important Information

The Value of investments, and the income derived from them, can fall as well as rise. Investors may get back less than invested. Performance is calculated on a Total Return basis using a notational portfolio in Financial Express Analytics. Performance is net of Charles Stanley Investment Management Fees but not adviser fees not platform costs. Any charges and fees applied by platforms and/or authorised intermediaries will be charged in addition. Past performance is not a reliable guide to the future. Total Ongoing Charges Figure (TOC) is calculated on a periodic basis using a weighted average of the most recent publicly available TOC for the underlying investments as at the date of the factsheet. This includes the underlying funds' Ongoing Charges Figure Plus Transactional 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. 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 financial 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. Charles Stanley has not independently verified such information, and its accuracy or completeness is not guaranteed. Charles Stanley is a trading name of Raymond James Wealth Management Limited, which is a member of the London Stock Exchange, is authorised and regulated by the Financial Conduct Authority and is part of the Raymond James Financial, Inc. group of companies. Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. A Registered in England number 10953727.