



Eden Park Investment Management Brunel

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INVESTMENT SERVICES

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Why you should consider Eden Park's Investment Solutions

The EPIM Brunel model portfolio service (MPS), currently powered by Hymans Robertson Investment Solutions (HRIS), has been available for clients since July 2019. This brochure will help explain why you should consider and ultimately choose EPIM Brunel MPS as your investment solution.

What we do for you

We manage your money to meet your financial objectives. Our aim is to provide you with consistent returns over the longer term, within a level of risk that has been agreed by you and your financial adviser.

What is the Managed Portfolio Service (MPS)?

The Eden Park Managed Portfolio Service (MPS) is an investment management service comprised of six investment portfolios that differ in their investment objectives and risk profiles.

Your financial adviser will work with you to ensure you select the most appropriate portfolio for your individual objectives, taking into account your appetite for risk and your capacity to suffer losses within your portfolio.

MPS can, if appropriate, be used to meet your income requirements, and your financial adviser can arrange for you to have regular, scheduled withdrawals from your portfolio.

The benefits of MPS 'at a glance'

- 1 Access to a range of managed portfolios, each aligned to a specific investment objective and attitude to risk.
- 2 Expert investment management with access to the best asset managers and funds available, carefully selected following in-depth research and analysis.
- 3 Harnessing our buying power, to bring you the highest quality investment managers, at a lower cost.
- 4 Available in a range of tax-efficient wrappers, including Individual Savings Accounts (ISAs), offshore bonds, and Self-Invested Personal Pensions (SIPPs).
- 5 Option to take a regular fixed income from your portfolio or to focus on capital growth.
- 6 Portfolios are monitored, managed, and rebalanced as required – to ensure they remain in-line with their objectives.
- 7 The model portfolios are tested across multiple future economic scenarios, with the aim of building resilience, such that the portfolios can perform across a range of future environments.

The value of investments and any income from them can fall and you may get back less than you invested.

How the portfolios are managed

Our investment approach

EPIM and its selected investment consultants, HRIS, adopt 'institutional best practice' when running investment portfolios for its clients.

This know-how overarches every aspect of the portfolios, from rigorous quantitative modelling that evaluates the performance of model portfolios across thousands of potential economic scenarios, through to responsible investment research, fee comparisons and negotiation, detailed fund due diligence and daily fund monitoring.

The core foundations of the approach to investments can be broken down into six elements:



Careful cost management

It is not uncommon for the EPIM portfolios to benefit from fund fee discounts of 25% or above. HRIS uses its research and scale to compare fund costs across multiple providers, negotiate lower fees and ultimately source funds offering the best value for money.



Investing for the long-term

Although portfolios and markets are being monitored daily, we do not typically make short-term changes to investments, preferring, if possible to make changes annually as opposed to weekly, or monthly.



We integrate responsible investment

Responsible investment is considered throughout the investment process, from asset allocation through to fund selection. This is because we believe responsible investment is an important driver of long-term risk and return.



A focus on resilient strategic asset allocation

The portfolios make use of significant resources, including our Investment Consultant's (HRIS) in-house modelling and research capabilities, to determine long-term portfolio asset allocations. This is because a portfolio's exposure to asset classes has by far the greatest impact on risk and return.



A range of portfolios, to suit different risk appetites

We target different levels of longer-term risk across a range of six model portfolios, so as to align with the level of risk that has been determined as being appropriate with your Adviser.



We diversify portfolios

Our portfolios are diversified across style, asset class, geography and fund managers. Portfolios typically hold over 20 underlying funds, giving exposure to thousands of underlying securities, across the globe.

The MPS portfolios in more detail

This section describes the six MPS portfolios in more detail.

Please be aware that this is a guide we are using for illustrative purposes only, with asset allocations subject to ongoing change, rather than a definitive investment or risk assessment tool. If you are unsure about any of this information, then please speak to your financial adviser.

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<p>Appropriate for clients looking to make a positive return on their initial outlay, but for whom capital preservation also remains as a key priority.</p> <p>Such clients should be prepared to accept that their portfolio may struggle to keep pace with inflation, and therefore could lose value in real terms.</p> <p>As a result, your portfolio will hold a greater proportion in wider asset classes, such as corporate bonds, government bonds and cash, relative to the higher risk asset class of equities.</p>	<p>Appropriate for clients that are seeking a balance between growth and capital preservation, but accept they might bear moderate capital losses over some periods of time.</p> <p>The portfolio will be more evenly balanced between equities and a combination of wider asset classes such as corporate bonds, government bonds and cash.</p>	<p>Appropriate for clients that are seeking a balance between growth and capital preservation, but accept they might bear moderate capital losses over some periods of time. You are prepared to accept fluctuations in the value of your portfolio to achieve your investment goals.</p> <p>The portfolio will typically hold a meaningful proportion in equities, whilst the remainder will be split across a combination of wider asset classes such as corporate bonds, government bonds and cash.</p>																														
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The MPS portfolios in more detail *continued*

MODERATELY ADVENTUROUS	ADVENTUROUS	EQUITY FOCUSED																														
<p>Appropriate for clients that prioritise growth over capital preservation and therefore accept that they might bear moderate to significant losses.</p> <p>The portfolio will typically have a higher proportion held in equities, with lower allocations made to wider asset classes such as corporate bonds, government bonds and cash.</p>	<p>Appropriate for clients that are prepared to risk significant amounts of capital in pursuit of long-term returns.</p> <p>Significant levels of volatility and more frequent changes in the value of the investments can be expected.</p> <p>The portfolio will typically have a higher proportion held in equities, with lower allocations made to wider asset classes such as corporate bonds, government bonds and cash.</p>	<p>Appropriate for clients that are prepared to risk significant amounts of capital in pursuit of long-term returns.</p> <p>Significant levels of volatility and more frequent changes in the value of the investments can be expected.</p> <p>The portfolio will be invested almost entirely in equities.</p>																														
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The value of investments and any income from them can fall and you may get back less than you invested. Past performance is not a guide to future performance. No investment is suitable in all cases and if you have any doubts as to an investment's suitability then you should contact us. If you invest in currencies other than your own, fluctuations in currency value will mean that the value of your investment will move independently of the underlying asset.

Some background on HRIS, our sub-advisory manager

Hymans Robertson Investment Services (HRIS) is a discretionary fund manager (DFM) and part of the Hymans Robertson group.

HRIS specialises in providing model portfolio services to a select number of high-quality UK financial services firms.

Their aim is to bring a higher standard of service, institutional rigour and ultimately better client investment outcomes to the retail market.

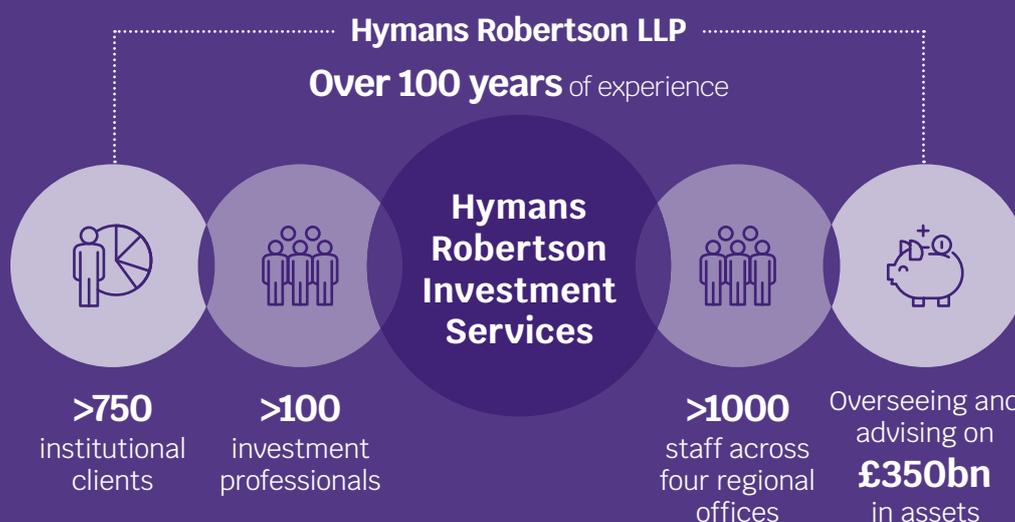
HRIS's parent, Hymans Robertson LLP, was founded over 100 years ago and is one of the UK's leading independent firms of investment, pensions and risk experts.

It has over £350bn of assets under influence, serving many of the UK's largest institutional clients, from household name corporates through to the UK's largest local authority pension schemes.

Hymans Robertson LLP employs over 100 quant modellers, 90 investment professionals (including a fund manager research team of 20) and a dedicated Responsible Investment (RI) research team.

HRIS has access to the same investment research, data and forecasting technology as used by some of the largest institutional investors in the UK.

Adviser firms recommending HRIS investment portfolios to their clients are attracted to the type of stability and long-term commitment that our partnership structure offers.



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