eden park
INVESTMENT MANAGEMENT

Focusing on you

FOR AUTHORISED INTERMEDIARIES ONLY

FOCUSING ON

Eden Park Cabot Passive Portfolios

POWERED BY

CHARLES STANLEY
Wealth Managers

Focusing on responsive, quality investment management — at a competitive cost

Eden Park Investment Management Cabot Passive Portfolios, powered by Charles Stanley are built on a powerful insight, offering clients outstanding investment expertise and a versatile range of low-cost model portfolios. We do this by concentrating on the single investment factor that matters most: asset allocation.

Innovation allied with consistency

There is strong academic evidence showing that asset allocation decisions are the biggest drivers of long-term investment performance, but it is also important that the mix of assets is continuously monitored and reviewed. This is why we take an active approach to asset allocation.

In addition, we invest in asset classes in what we believe is the most cost-effective way: selecting low-cost, passive, index-tracking funds. This strategy means you can be confident that your client is well placed to optimise returns and safeguard assets for the long term.

Pairing dynamic, top-down investing with low-cost index tracking has proven itself over time. Charles Stanley launched their portfolios in 2012, and the primary investment process dates back to 2009. The founding members of the team are still involved today.

By combining expertise and commitment, they have demonstrated a proven ability to manage our model portfolios and remain within agreed risk parameters through all types of market conditions.

Performance targets

Portfolio	Performance Target (Total Return pa. 3 year rolling)	Targeted Annual Volatility
EPIM Cabot Cautious	Inflation	5-8%
EPIM Cabot Moderately Cautious	Inflation +1%	5-11%
EPIM Cabot Balanced	Inflation +2%	8-11%
EPIM Cabot Growth	Inflation +3%	8-16%
EPIM Cabot Global Equity	Inflation +4%	13-16%

Inflation means the Consumer Price Index. Actual performance and annual volatility may differ.

Why choose EPIM Cabot Passive Portfolios?

Our investment team's proprietary approach aims to give your clients the advantages of having a professionally managed portfolio, tailored to their risk profile, at a competitive cost. We keep investment management fees as low as possible for minimum impact on investment performance.

The portfolios suit clients with large or small sums to invest who like the idea of spreading risk as widely as possible. Clients will have the benefit of a truly global perspective and access to a range of asset classes, resulting in a fully diversified portfolio. In addition, you can be confident that your client's investment is being continually monitored by our dedicated portfolio managers. Rather than simply following a regular rebalancing process, they are ready to act quickly in response to evolving market conditions, ensuring that the required objective and risk profile is constantly adhered to. Now more than ever, we believe that investors need to benefit from this kind of dynamic, hands-on management.

EPIM Cabot Passive Portfolios can be tax-efficient too, when held in an ISA, pension or other tax wrappers and structures. All our portfolios are offered through financial advisers. Your clients can check their individual portfolio holdings with secure online access.

OVERVIEW – 7 KEY POINTS

- Offers the advantages of a professionally managed portfolio
- Combines high quality active management with low-cost passive funds
- Global, multi-asset, high diversification approach
- Regular monitoring – ready to respond quickly to changing market conditions
- Low cost
- Easy online access for advisers and clients via the Viewpoint Portfolio platform
- Available for ISA and pension investors

You can be confident that your client's investment is being continually monitored by our dedicated portfolio managers.

A focus on total return for your clients

Our primary investment objective with these portfolios is to offer prospects of real growth. Each portfolio in Eden Park's Cabot range targets a specific 'total return'. The target for each portfolio is calculated using the UK Consumer Price Index plus an appropriate percentage of additional gain, depending on the level of risk. The total return figure depends on the level of risk your client is prepared to take, but aims to deliver a gain over and above inflation..

Taking more risk, such as by investing totally in equities, generally increases the potential return of a portfolio over the long term. However, it also increases the volatility (the amount by which its value varies day-to-day) and the possibility of losing money. On the other hand, a low risk portfolio will be less volatile but will normally provide lower returns over time.

Our second and related investment objective is to preserve capital in adverse markets. While it is not always possible to stay ahead of events, we regularly review the asset allocation of each portfolio in the light of our market intelligence. We aim to both anticipate major market moves, and react quickly and intelligently when challenged by the unexpected.

Choosing the portfolio to suit your client

We pride ourselves on treating all of our clients as individuals. That said, we have noticed the similarity between many of our investors – especially in terms of their investment objectives, and their attitude to risk and reward. To help you meet the widest possible range of client needs, we offer five risk-profiled model portfolios in our EPIM Cabot range.

Our investment approach. Top-down, dynamic, flexible

1

Global and comprehensive investment universe

Our EPIM Cabot portfolios can access most types of asset classes from around the world. These include equities, bonds, property and alternatives – as well as cash.

2

Strategic and tactical

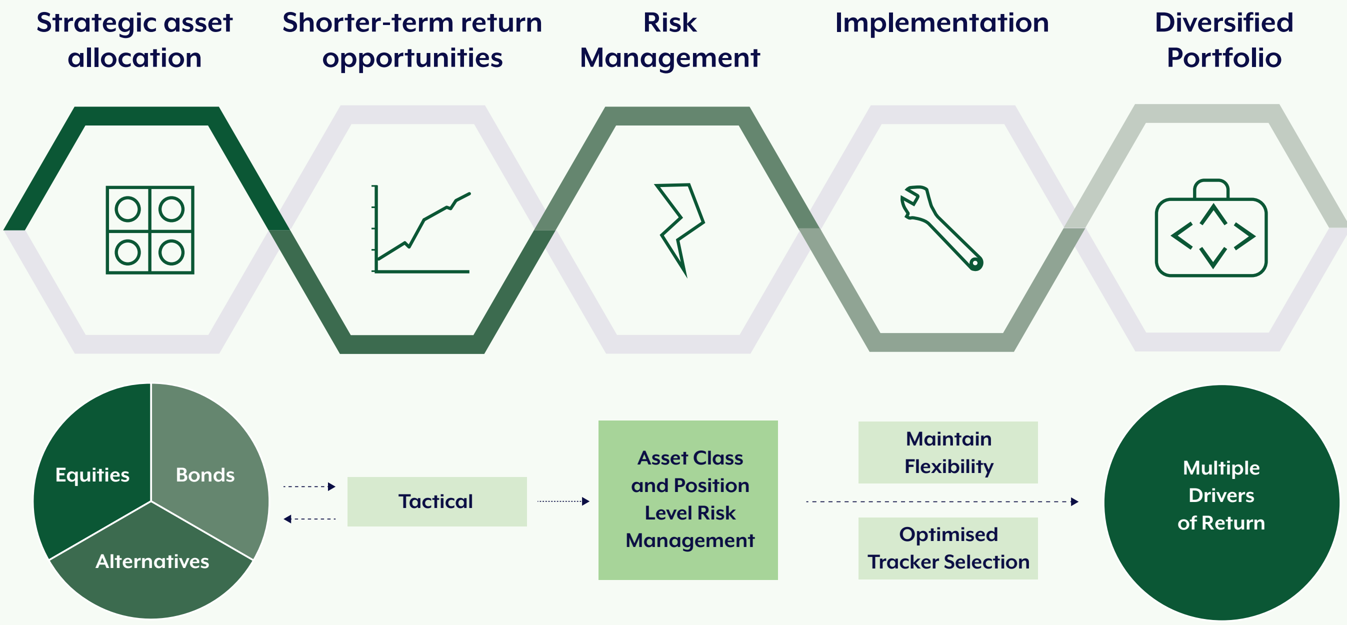
We have a combined investment approach. First, we use a strategic framework that draws on the output of our sub advisers Charles Stanley's Investment Strategy Committee who then overlay this with dynamic tactical decisions, driven by the ongoing oversight of their model portfolio management team and the oversight of our investment committee.

3

Long and short-term perspectives

We distinguish between long and short-term decisions. Our long-term decisions are more fundamental in nature, while we also make short-term decisions to react to specific market events: benefiting from opportunities or taking action to try to avoid problems.

Central investment process



We use a Strategic Asset Allocation model as a starting point. This allows us to combine our own views, and those of our sub adviser on long term asset returns with the equilibrium returns implied by the market.

We maintain the flexibility to adjust Asset Allocation views within defined risk parameters.

This generates opportunities across all asset classes.

We use risk modelling systems to estimate our overall level of risk and contribution by asset class or strategy.

We use scenario analysis to estimate our return profile under different economic scenarios. We use these estimates to confirm these returns are consistent with our performance objectives.

Strategy is implemented using passive index tracking funds.

This results in a low cost multi asset solution with high diversification.

4

Optimising asset allocation

We design the asset allocation of each portfolio with great care. We work with Charles Stanley to use their proprietary process to achieve a mix of asset classes considered likely to give the best returns, while remaining within the defined risk parameters.

5

Capital preservation

We recognise that risk is more than a measure of volatility. Managing risk is about gauging the likelihood and extent of permanent loss of capital. Preserving capital is just as important as capital gains.

6

Regular review

We review each portfolio's asset allocation regularly to ensure an optimal mix of underlying asset exposures. This can also be varied at any time should market conditions change suddenly.

Focusing on you

How you can find out more

For more information about the Eden Park Cabot Portfolios, please contact a member of the Eden Park team.

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The value of investments can fall as well as rise. Investors may get back less than invested. Past performance is not a reliable guide to the future.

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