

FOCUSING ON

# EPIM Income Models

POWERED BY

**CHARLES  
STANLEY** 

*Wealth Managers*

# Why choose EPIM income model portfolios

The EPIM Income model portfolios offer clients access to best-in-class third-party fund managers from around the world, selected for their ability to deliver superior risk-adjusted returns while preserving purchasing power and generating income.

These portfolios are constructed with cost efficiency in mind, leveraging Charles Stanley's institutional standing to access institutional share classes that reduce overall fees. Fund selection is guided by the Collectives Research Team, whose global reach ensures a diversified and high-quality manager universe.

The portfolios are managed through a centralised investment process that balances capital appreciation with income generation—an approach designed to support long-term client outcomes and address longevity risk in retirement.

Crucially, the EPIM Income models are unconstrained by geography or asset class, allowing investment across the full global market portfolio and maximising the opportunity set to deliver consistent, resilient returns.



## OVERVIEW – 7 KEY POINTS

- ▶ Income is derived solely from dividends and interest
- ▶ Investments are selected with a dividend-growth mindset, aiming to deliver a rising income stream that supports long-term financial needs
- ▶ Portfolios maintain a broad global perspective
- ▶ Asset allocation is actively managed and reviewed regularly
- ▶ Access to high-quality, actively managed third-party funds vetted by the Charles Stanley Collectives Research team
- ▶ Regular income distributions support a smoother decumulation phase
- ▶ High-value portfolios with low, all-inclusive costs

## What makes EPIM Income portfolios unique?

EPIM Income portfolios are designed to deliver both income and capital appreciation while preserving wealth through volatile market conditions. Investors benefit from global diversification across a broad range of asset classes, with portfolios actively monitored and dynamically managed by experienced professionals. Rather than adhering to rigid rebalancing schedules, managers adjust asset allocations responsively to reflect evolving market dynamics, ensuring an optimal mix of exposures. This hands-on, research-driven approach provides investors with the confidence that their portfolios are positioned to navigate uncertainty and capture long-term value.

### Natural Income

EPIM Income portfolios generate income through dividend yields and Interest payments from their underlying holdings. The investment strategy maintains a global perspective, prioritising diversification over concentration in yield-heavy regions. We invest with a dividend-growth mindset, recognising that this

approach is best suited to delivering a rising income stream over the long term.

Income is distributed consistently throughout the year, providing investors with reliable cash flow. These regular distributions support smoother withdrawals during the decumulation phase, helping investors manage their cash needs effectively. Furthermore, the potential for portfolio growth offers a buffer against any shortfalls in income, reinforcing long-term financial resilience.

As previously mentioned, these portfolios follow the centralised investment with a closely aligned asset allocation framework. There's no deviation from the central strategy to artificially enhance yields. Importantly, no derivative overlays or structured products are employed to boost income – ensuring that the yield generated is entirely natural, derived from the underlying holdings themselves. This reinforces the integrity of the portfolios and supports a transparent, risk-aware approach to income generation.

## Our top-down, wide-ranging investment approach

1

### Global and comprehensive investment markets

We follow a proprietary, active, top-down approach that concentrates our expertise on selecting the right asset allocation, at the right time, for each portfolio. The strategy is to target wide asset diversification, while also holding out prospects of benefiting from the potential outperformance of individual fund managers.

2

### Strategic and tactical

When deciding the asset balance of each model portfolio, our Portfolio Management Team takes both strategic and tactical views. We concentrate on the long-term view, but are always investigating and being mindful of short-term market movements that can cause temporary setbacks or offer particularly attractive buying opportunities.

3

### Optimising asset allocation

Working closely with the Charles Stanley Collectives Research team, we design the asset allocation of each portfolio using funds that have been analysed and tested in depth. Typically, the team invests in both major and specialist asset classes including fixed income, property, UK equities, global equities, cash, and absolute return/alternatives. We invest in both passive and actively managed funds – wherever we believe the greatest value and potential are to be found. All funds selected are daily dealing, UK regulated or recognised funds.

# Central investment process

## Strategic asset allocation



We use a Strategic asset allocation model as a starting point. This allows us to combine our own views on long-term asset returns with the equilibrium returns implied by the market.

## Shorter-term return opportunities



Tactical asset allocation involves adjusting allocations across asset classes within preset ranges.

It seeks to take advantage of short-term opportunities or protect against potential risks.

## Risk management



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

Our scenario analysis is used to estimate our return profile under our central, upside and downside macro scenarios. These estimates confirm the returns are consistent with our performance objectives.

## Implementation



Implementation via actively managed and passive index tracking funds.

## Diversified portfolio



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

4

## 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.

5

## Continuous reviews

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

# Investment principles



A diversified portfolio is vital in spreading investment risk. We build portfolios with a broad spread of assets, which we expect to generate positive, inflation-adjusted returns over the long term.



We are focused on helping you achieve your financial objectives. We look objectively at your needs, ambitions and attitude to risk and apply a long-term view.



EPIM Income portfolios are designed to deliver a consistent and rising income stream by investing in globally diversified, dividend- and coupon-paying assets.



Controlling the volatility of portfolios underpins our approach to risk management. We aim to meet investment objectives with an appropriate level of risk.



Both income and capital appreciation are key components of total return. Income, derived from dividends and interest payments, provides steady cash flow and supports portfolio resilience, especially in decumulation phases.



Preserving capital is just as important as capital gains. Underlying all investment strategies is the aim to preserve the long term purchasing power of clients.

# EPIM Income portfolio options

	Return Target	Risk Profile	Portfolio	AMC	OCF	Yield
Risk Profile	CPI +1%	4	EPIM Income Moderately Cautious	0.2%	0.45%	3.64%
	CPI +2%	5	EPIM Income Balanced	0.2%	0.58%	3.36%

Each portfolio has been individually risk-assessed by Distribution Technology. Dynamic Planner risk profile as at September 2022. Inflation means the Consumer Price Index. Actual performance may differ.

*Focusing on you*



## How you can find out more

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

**T** | 01275 404 880

**E** | [enquiries@edenparkim.co.uk](mailto:enquiries@edenparkim.co.uk)

[www.edenparkim.co.uk/adviser](http://www.edenparkim.co.uk/adviser)

### **BRISTOL**

Eden Park Investment Management Limited  
The Pavilions,  
Eden Park  
Bristol  
BS20 0DD

The value of investments can fall as well as rise. Investors may get back less than invested.

The information given in this document is based upon sources we believe to be reliable, but its accuracy cannot be guaranteed. The information does not constitute advice or a personal recommendation and you are recommended to seek advice concerning suitability from your investment advisor.

Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. A Registered in England number 10953727. Registered office: The Pavilions, Eden Park, Ham Green, Bristol, BS20 0DD.

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. Raymond James Wealth Management Limited is registered in England No. 1903304. Registered office: Ropemaker Place, 25 Ropemaker Street, London EC2Y 9LY.