

EPIM Cabot Balanced

Investment objective and policy

These discretionary managed model portfolios offer risk-profiled investment solutions, all of which have a dynamic top-down asset allocation strategy implemented using low cost index tracking funds.

The investment objective for the EPIM Cabot Balanced Model Portfolio is to provide a long-term total return which is superior to inflation plus 2% returns. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

Key facts

Inception Date	30/09/2012
Typical Growth / Defensive Split	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.20%
Portfolio Total Ongoing Charge	0.40%

At significant human cost, Russia launched a large-scale invasion of Ukraine at the end of February, following months of mounting border tensions. Moscow has long-resisted Ukraine's move towards the European Union and NATO and membership of the West's defensive military alliance topped a long list of grievances that Russia said compromised its defence. The West introduced severe sanctions in response, which took aim at the Russian economy. The US, UK, the EU and others moved to exclude big Russian banks from SWIFT, the financial messaging system that underpins most international transactions. Assets belonging to the country's central bank have been frozen, depriving the institution of hundreds of billions of dollars in foreign reserves and senior individuals in the Moscow regime have also been targeted. The impact has been seen rapidly in the currency market where the ruble has fallen heavily. This has forced a big increase in the interest rate to 20% which will damage economic activity and limit new credit. Many western companies are now suspending trading with Russia.

Russia is the world's second-largest energy exporter and worries that Moscow could use its energy exports as part of their arsenal of influence – cutting off or limiting essential supplies to Europe in response to sanctions – sent oil and gas prices to multi-year highs. This added to global concerns about inflation, which was the market's main worry before the tragedy in Eastern Europe unfolded. The EU is heavily dependent on Russian gas, oil and coal with the European gas price much higher than the US natural gas price reflecting the absence of plentiful home contract production available in the domestic pipe system. In markets kept short of gas, Europe has had to bid up for spare gas from elsewhere and has had to continue to pay ever rising prices for its Russian gas. The EU plans to launch a new strategy to cut this dependence but there are no easy short-term answers, particularly when looking to combine this with an upgrade of gas to the status of a transition fuel to be swiftly followed by a faster programme to remove fossil fuels.

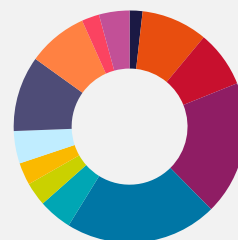
This is an unsettling background for investment and the conflict will continue to create uncertainty as the markets respond to actions of both sides. We also await statements from the leading Central Banks as they seek to gain control of inflation. Their decision-making process now needs to factor in the damage to growth, trade and activity this is causing as well as the higher prices of energy and wheat it delivers. We expect many support measures – both fiscal and monetary – will remain in place for some time to support businesses and markets.

Performance %

Discrete Performance	Feb 21 - Feb 22	Feb 20 - Feb 21	Feb 19 - Feb 20	Feb 18 - Feb 19	Feb 17 - Feb 18	3 yr Volatility
EPIM Cabot Balanced	4.0	8.3	5.4	2.5	3.9	8.4
UK CPI + 2%*	7.5	2.7	3.8	3.9	5.0	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	-1.6	-4.1	-3.7	4.0	18.7	26.4
UK CPI + 2%*	0.0	1.7	4.3	7.5	14.7	25.1

Asset Allocation



- Cash & Equivalent 1.8%
- Government Bond 9.2%
- Inflation Linked 7.9%
- Investment Grade Bond 18.7%
- North American Equities 21.2%
- UK Equities 4.7%
- European Equities 3.3%
- Japanese Equities 3.1%
- Asia Pacific ex-Japan Equities 4.5%
- Global Emerging Market Equities 10.5%
- Global/Thematic Equities 8.4%
- Property 2.5%
- Infrastructure 4.3%

Top ten holdings

	%
Vanguard UK ShortTerm Investment Grade Bond Index Acc GBP	9.7
Fidelity Index US P Hedged Acc	8.0
L&G US Index Trust C Inc	8.0
Fidelity Index Emerging Markets P Acc	7.9
L&G Global Inflation Linked Bond Index C Inc	7.9
L&G Short Dated Sterling Corporate Bond Index I Acc	5.8
Amundi Index MSCI North America RHG Dis	5.2
Vanguard US Government Bond Index Hedged Inc GBP	5.1
L&G Global Technology Index Trust C Acc	4.8
L&G Pacific Index Trust C Acc	4.5

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All data as at 28 February 2022

Source: APX and FE Analytics

Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested.

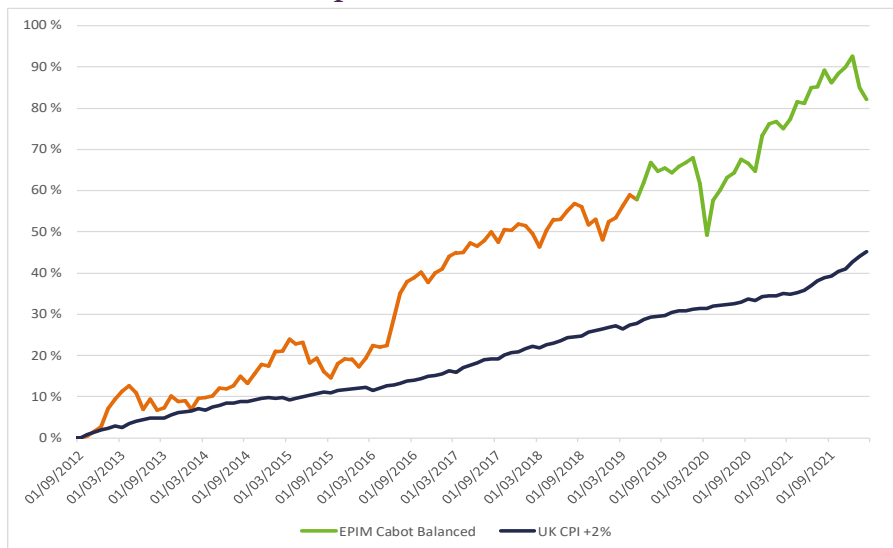
*UK Consumer Price Inflation figures quoted with a 1 month lag.

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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 APX and FE 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

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA

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ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond

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

PLATFORMS

- Morgan Lloyd Invest
- Hubwise

Important Information

The value of investments, and any income derived from them, can fall as well as rise and may be affected by exchange rate variations. Investors may get back less than invested. Since the 31st of March 2021, performance was calculated on a Total Return basis using a notional portfolio in Financial Express Analytics. Before the 31st of March 2021, performance was calculated on a Total Return basis using a notional portfolio in Advent Portfolio Exchange (APX). Performance is net of Eden Park Investment Management fees but not adviser fees nor platform costs. Any charges and fees applied by platforms and/or authorised intermediaries will be charged in addition to the charges shown. The Total Ongoing Charges Figure (TOC) is calculated on a periodic basis using a weighted average of the most recent publicly available Total Ongoing Charges for the underlying investments as at the date of the factsheet. This includes the underlying funds' Ongoing Charges Figure plus Transaction 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. The Indicative Yield is provided for guidance purposes only and is calculated on a periodic basis using a weighted average of the most recent publicly available income yields for the underlying investments. Yields for the underlying funds, and thus for the strategy, are likely to differ in the future. The Indicative Yield does not represent guaranteed income. 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 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. Eden Park Investment Management has not independently verified such information and its accuracy or completeness is not guaranteed. Although Charles Stanley's information providers, including without limitation, MSCI ESG Research LLC and its affiliates (the "ESG Parties"), obtain information (the "Information") from sources they consider reliable, none of the ESG Parties warrants or guarantees the originality, accuracy and/or completeness, of any data herein and expressly disclaim all express or implied warranties, including those of merchantability and fitness for a particular purpose. The Information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for, or a component of, any financial instruments or products or indices. Further, none of the Information can in and of itself be used to determine which securities to buy or sell or when to buy or sell them. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority.