

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)	0.12%
Portfolio Total Ongoing Charge	0.32%

Global markets moved through February with a tone of rotation rather than outright risk-off, as investors weighed cooling economic momentum and persistent geopolitical uncertainty. Global equities advanced modestly, though performance diverged sharply by region. Asia-Pacific and European indices extended recent strength, helping lift the MSCI World Index, while US equities lagged as weakness in mega-cap technology and AI-exposed names dragged on headline benchmarks.

In the US, the S&P 500 slipped for a second consecutive month; and the Nasdaq suffered its weakest showing since early 2025, with a pronounced pullback in large growth stocks and the so-called "Magnificent Seven". By contrast, equal-weight and mid-cap indices outperformed, signalling a broadening of market leadership and a shift towards more cyclically sensitive sectors. Investors rotated away from concentrated AI plays as concerns about rapid technological disruption triggered a wider reassessment of valuations across software, data and payments groups.

Bond markets posted positive returns, supported by declining developed-market yields as investors sought safety amid uneven inflation progress and uncertainty around the Federal Reserve's next steps. Minutes from the Federal Reserve's late January meeting showed policy-makers divided on the timing of future cuts, reinforcing expectations that any easing will be data-dependent. Government bonds benefited further from periodic bouts of risk aversion linked to shifting tariff rhetoric and geopolitical developments.

Commodities were driven largely by geopolitics. Oil prices extended January's gains as negotiations between the US and Iran kept traders on edge, with tensions across the Middle East adding a risk premium to crude. Indeed, attacks on Iran by US and Israeli forces happened at the start of March. Gold continued its multi-month rally as investors sought hedges against both geopolitical shocks and policy uncertainty.

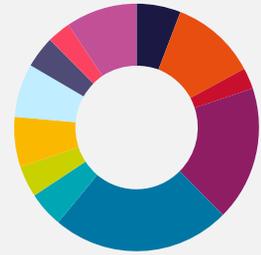
Equity valuations remain elevated but broadly supported by earnings. However, the strike on Iran has introduced a geopolitical wildcard that has prompted a reassessment of assumptions about the outlook.

Performance %

Discrete Performance	Feb 25 - Feb 26	Feb 24 - Feb 25	Feb 23 - Feb 24	Feb 22 - Feb 23	Feb 21 - Feb 22	3 yr Volatility
EPIM Cabot Balanced	15.8	9.2	10.2	-2.7	3.9	5.9
UK CPI + 2%*	5.4	4.7	6.0	12.7	7.5	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	3.9	5.7	10.6	15.8	39.3	40.7
UK CPI + 2%*	0.6	1.1	1.9	5.4	16.9	41.7

Asset Allocation



- Cash & Equivalent 5.8%
- Government Bond 11.3%
- Inflation Linked 2.7%
- Investment Grade Bond 17.7%
- North American Equities 23.5%
- UK Equities 4.7%
- European Equities 4.1%
- Japanese Equities 6.5%
- Asia Pacific ex-Japan Equities 7.0%
- Global Emerging Market Equities 4.2%
- Property 3.1%
- Infrastructure 9.4%

Top ten holdings

Top ten holdings	%
Fidelity Index US P Acc Hdq	11.2
Legal & General Global Infrastructure Index C Inc	9.4
L&G Short Dated Corp Bond Index C Inc	7.2
Vanguard UK Short Term Investment Grade Bond Index	6.8
Legal & General US Index C Inc	6.3
Fidelity US Index Fund Inc	6.1
BlackRock ICS Sterling Liquidity	4.9
Legal & General UK Index Trust C Inc	4.7
Legal & General Pacific Index C Acc	4.6
Legal & General Japan Index C Inc	4.3

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All data as at 28 February 2026

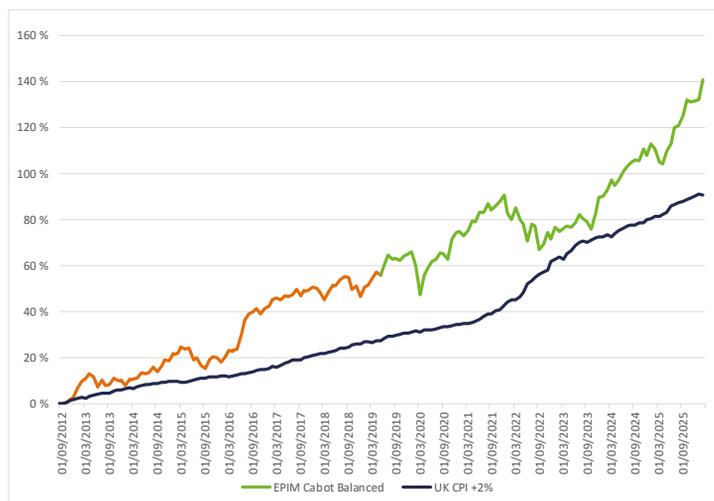
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation 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: 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



FIND OUT MORE

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ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond
- Onshore Bond

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

PLATFORMS

- Morgan Lloyd Invest
- SS&C Hubwise

Important Information

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The value of investments, and the income derived from them, can fall as well as rise. Investors may get back less than invested. Returns may be affected by currency exchange rate fluctuations.

Performance is calculated on a Total Return basis using a notional portfolio in Financial Express Analytics. Performance is net of Eden Park Investment Management fees but not adviser fees nor platform costs. Any charges and fees applied by authorised intermediaries will be charged in addition to the charges shown. The Total Ongoing Charges Figure (TOC) is calculated by Financial Express Analytics using a weighted average of the underlying investments and represents underlying Ongoing Charges Figure plus Transaction costs plus Incidental costs for those holdings. 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 individual portfolio circumstances. The management and rebalancing of this Model Portfolio does not take Capital Gains Tax into consideration. This update 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 damages (including lost profits) even if notified of the possibility of such damages. Eden Park Investment Management is authorised and regulated by the Financial Conduct Authority.