

# EPIM Income Balanced

Fact Sheet | 28 February 2026

## Investment objective and policy

These discretionary managed model portfolios offer risk-profiled investment solutions, investing predominantly in actively managed, third-party funds. We believe this is an efficient way to access global investment opportunities and the model portfolio is diversified in terms of asset class, region and size of company.

The investment objective for the EPIM Income Balanced portfolio is to provide a long-term total return which is superior to inflation plus 2% returns. We will invest predominantly in asset classes which have a yield, and in funds that enable that yield to be paid out as income. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

## Key facts

<b>Inception Date</b>	1st June 2009
<b>Indicative Yield</b>	3.3%
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.52%
<b>Portfolio Total Ongoing Charge</b>	<b>0.72%</b>

## Latest commentary

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.

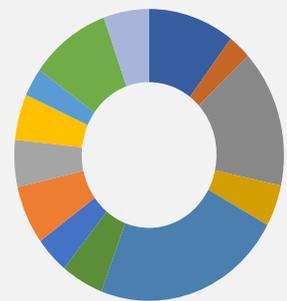
In the US, the S&P 500 slipped for a second consecutive month; and the Nasdaq suffered its weakest showing since early 2025, with a pronounced pullback in large growth stocks and the so-called "Magnificent Seven". By contrast, equal-weight and mid-cap indices outperformed, signalling a broadening of 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.

## Asset Allocation



- Government Bond 10%
- Inflation Linked 3%
- Investment Grade Bonds 15%
- High Yield Bonds 5%
- North America 23%
- Japan 5%
- Europe 4%
- UK 6%
- Asia Pacific ex-Japan 5%
- Global Emerging Markets 5%
- Property 3%
- Infrastructure 10%
- Cash & Equivalent 5%

## Top ten holdings

Top ten holdings	%
Fidelity Index US P hedged Inc	9
Vanguard Global Bond Index Institutional Plus	8
AXA Sterling Credit Short Duration Bond ZI Inc TR in GB	8
JPM US Equity Income C2 Inc	6
FTF - ClearBridge Global Infrastructure Income X Inc GBP	5
Schroder Asian Income L Inc TR in GB	5
JPM Emerging Markets Income C Inc TR in GB**	5
L&G Japan Index	5
Blackrock ICS Sterling Liquidity Prem	5
Man GLG High Yield Opportunities Professional D	5

## Performance %

Discrete Performance	Feb 2025 - Feb 2026	Feb 2024 - Feb 2025	Feb 2023 - Feb 2024	Feb 2022 - Feb 2023	Feb 2021 - Feb 2022	3 yr Volatility
<b>EPIM Income Balanced</b>	15.8%	10.4%	4.4%	0.3%	6.0%	6.0%
<b>UK CPI* +2%</b>	4.5%	4.9%	5.5%	12.7%	8.3%	-

Cumulative Performance	1 Year	3 Years	5 Years	10 Years	Since Inception
<b>EPIM Income Balanced</b>	15.8%	33.5%	41.9%	99.6%	256.4%
<b>UK CPI* +2%</b>	4.5%	15.6%	41.0%	70.1%	-

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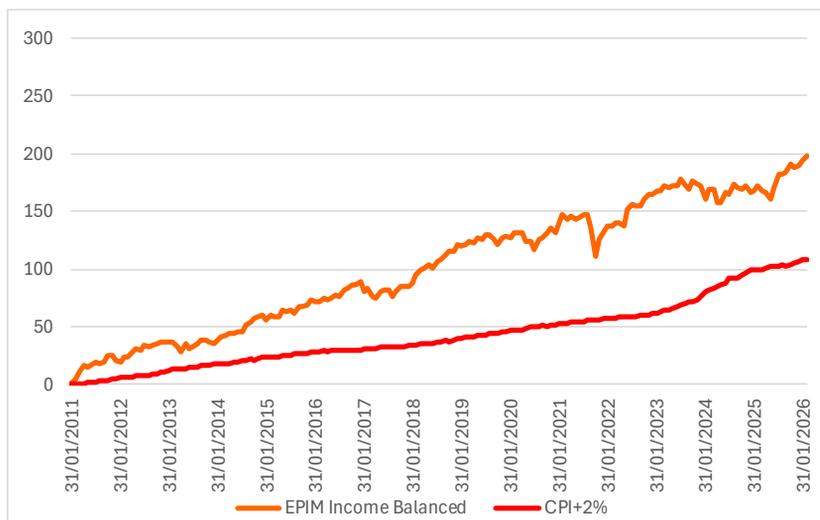
## Investment Team

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

## Sub Manager MPS Proposition Ratings



## 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.

### FIND OUT MORE

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### ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond

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

### PLATFORMS

- Morgan Lloyd Invest
- SS&C Hubwise

## Important Information

The Value of investments, and the income derived from them, can fall as well as rise. Investors may get back less than invested. Performance is calculated on a Total Return basis using a notational portfolio in Financial Express Analytics. Performance is net of Charles Stanley Investment Management Fees but not adviser fees not platform costs. Any charges and fees applied by platforms and/or authorised intermediaries will be charged in addition. Past performance is not a reliable guide to the future. Total Ongoing Charges Figure (TOC) is calculated on a periodic basis using a weighted average of the most recent publicly available TOC for the underlying investments as at the date of the factsheet. This includes the underlying funds' Ongoing Charges Figure Plus Transactional 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. 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 financial 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. Charles Stanley has not independently verified such information, and its accuracy or completeness is not guaranteed. 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. Eden Park Investment Management Limited is authorised and regulated by the Financial Conduct Authority. A Registered in England number 10953727.