

# 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.

Global equity markets fell sharply in January, as waning concerns about the economic impact of the Omicron variant of Covid-19 allowed the US Federal Reserve to shift to tighter monetary policy to deal with stubborn inflation.

Inflation has proved to be significantly more persistent than central bankers had expected prompting more hawkish language (ie increasing interest rates) from policymakers, particularly the Federal Reserve. Wage settlements are key for the inflationary outlook and the US jobs market remains extremely tight. The number of job openings at US companies has risen and is, once again, approaching the record highs last autumn. This is one key area that could influence Federal Reserve policy.

A US interest-rate rise is now almost certain in March and Federal Reserve governor Jerome Powell has refused to rule out an aggressive sequence of increases to follow the initial rate increase. That would be the central bank's first interest-rate increase in more than three years. In the United Kingdom, the Bank of England raised interest rates for the first time in three years in December. Its Monetary Policy Committee (MPC) voted by a majority of eight to one to raise rates from the historic low of 0.1% to 0.25%, concluding that pressure on households from surging living costs outweighed the risks to the economy from Covid-19. A further increase is expected by markets in February.

The increasingly hawkish tone from the US central bank resulted in the S&P 500 and the technology heavy Nasdaq Composite posting their worst month since the onset of the pandemic in early 2020. However, buyers moved in at the end of the month, particularly in technology shares, following sharp falls earlier in the month. The January sell-off started in the technology sector, as higher rates reduce the current value that investors place on future earnings, hitting companies where the valuation depends on longer-term growth. However, businesses such as Apple and Alphabet continue to post strong results.

Governments are now trying to move the management of the outbreak to the endemic stage from an official pandemic, with social-distancing restrictions being lifted in most Western nations. China remains an outlier as it is still enacting a "zero-Covid" policy despite the challenges of maintaining this while hosting the Winter Olympics.

## Performance %

Discrete Performance	Jan 21 - Jan 22	Jan 20 - Jan 21	Jan 19 - Jan 20	Jan 18 - Jan 19	Jan 17 - Jan 18	3 yr Volatility
<b>EPIM Cabot Balanced</b>	4.7	5.2	10.2	0.7	7.4	8.3
<b>UK CPI + 2%*</b>	8.1	2.7	3.3	4.1	5.0	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
<b>EPIM Cabot Balanced</b>	-4.0	-1.7	-0.1	4.7	21.4	31.2
<b>UK CPI + 2%*</b>	1.2	3.5	5.0	8.1	14.7	25.4

All data as at 31 January 2022

Source: APX and FE Analytics

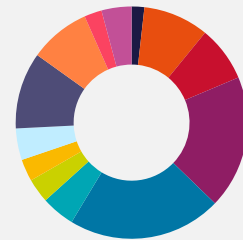
Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested.

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

## Key facts

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

## Asset Allocation



- Cash & Equivalent 1.8%
- Government Bond 9.2%
- Inflation Linked 7.7%
- Investment Grade Bond 18.6%
- North American Equities 21.4%
- UK Equities 4.7%
- European Equities 3.4%
- Japanese Equities 3.1%
- Asia Pacific ex-Japan Equities 4.4%
- Global Emerging Market Equities 10.7%
- Global/Thematic Equities 8.5%
- Property 2.4%
- Infrastructure 4.2%

## Top ten holdings

	%
Vanguard UK Short Term Investment Grade Bond Acc	9.6
Fidelity Index US P Acc Hdg	8.1
Fidelity Index Emerging Markets P Acc	8.0
Legal & General US Index C Inc	8.0
Legal & General Global Inflation Linked Bond Index C Inc	7.7
Legal & General Short Dated GBP Corp Bond Index I Acc	5.8
Amundi Index MSCI North America - RHG	5.3
Vanguard US Government Bond Index Inv GBP Hedged Inc	5.0
Legal & General Global Technology Index C Acc	4.9
Legal & General Pacific Index C Acc	4.4

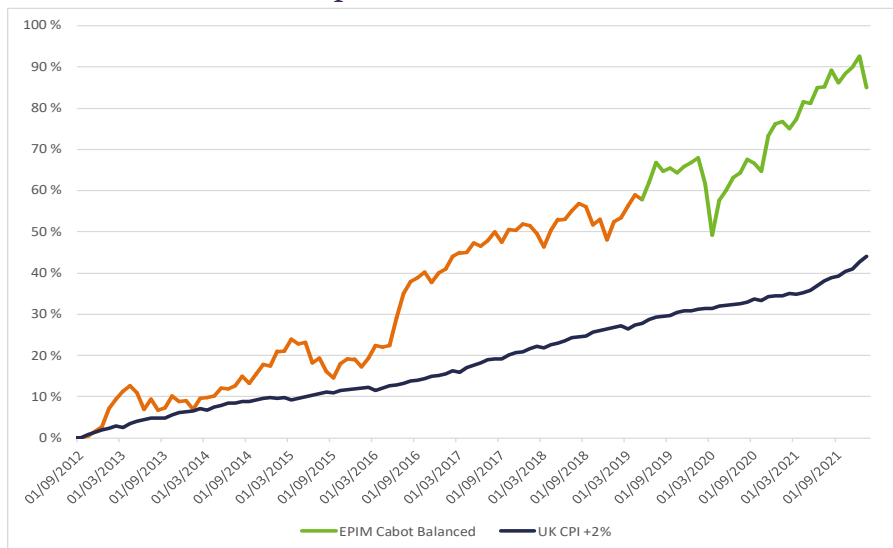
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# EPIM Cabot Balanced

## 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.

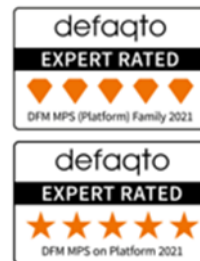
## Sub Manager MPS Proposition Ratings

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA

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## FIND OUT MORE

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The Pavilions

Eden Park

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Bristol

BS20 0DD

## 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.