

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)	0.19%
Portfolio Total Ongoing Charge	0.39%

Equity markets started 2023 on a positive note, with most major indices rising in January. This was despite comments from central bankers confirming that the aggressive campaign to tame inflation was not yet over, although policymakers confirmed that recent monetary policy was having an impact on inflation.

China's rapid reopening after Beijing's U-turn on its strict Covid-19 policies generated more interest in its stock market, but concerns about the spread of the virus remain. Chinese officials insist that the "reopening wave" of infections has peaked, but the data cannot be verified.

The uncertain near-term economic outlook has amplified market volatility, as recession fears weigh on expectations for company earnings in 2023. Companies have started reporting quarterly earnings from the final three months of last year, with mixed performances so far. US companies have not been helped by the relative strength of the US dollar, as it hits foreign earnings when translated back into the US currency for reporting purposes. This trend reversed in the final quarter after central banks in Europe and Japan applied a more aggressive monetary policy, signalling that they intend to close the gap with higher US yields, a move that drove their currencies higher.

In 2023, central banks need to ensure that the brakes they are putting on economic growth are strong enough to impact prices, but not so intense that they cause the desired easing in economic activity to overshoot. Recent data suggests authorities are on track to achieve their aims, with any slowdown being gentle, but the slowdown is likely to limit market returns until economic data clearly improves.

Performance %

Discrete Performance	Jan 22 - Jan 23	Jan 21 - Jan 22	Jan 20 - Jan 21	Jan 19 - Jan 20	Jan 18 - Jan 19	3 yr Volatility
EPIM Cabot Balanced	-3.1	4.7	5.2	10.2	0.7	10.0
UK CPI + 2%*	12.7	7.5	2.7	3.3	4.1	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	3.1	4.5	-0.7	-3.1	6.7	18.4
UK CPI + 2%*	0.6	3.3	5.5	12.7	24.4	33.9

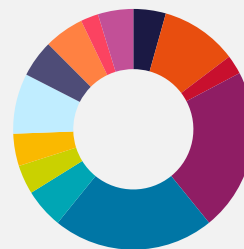
All data as at 31 January 2023

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.

Asset Allocation



■ Cash & Equivalent	4.4%
■ Government Bond	10.3%
■ Inflation Linked	2.6%
■ Investment Grade Bond	21.9%
■ North American Equities	21.7%
■ UK Equities	5.3%
■ European Equities	3.9%
■ Japanese Equities	4.3%
■ Asia Pacific ex-Japan Equities	8.1%
■ Global Emerging Market Equities	5.0%
■ Global/Thematic Equities	5.4%
■ Property	2.4%
■ Infrastructure	4.8%

Top ten holdings

	%
Legal & General US Index C Inc	9.4
Fidelity Index US P Acc Hdg	8.2
Vanguard US Government Bond Index Inv GBP Hedged Inc	7.4
Vanguard UK Short Term Investment Grade Bond Acc	7.1
Vanguard Global Short Term Corp. Bond Index Inst. Plus Hdg Acc	6.3
Legal & General Short Dated GBP Corp Bond Index I Acc	5.5
Fidelity Index Emerging Markets P Acc	5.0
Legal & General Pacific Index C Acc	4.9
Legal & General Global Infrastructure Index C Inc	4.8
Fidelity MSCI Japan Index P Hedged GBP	4.3

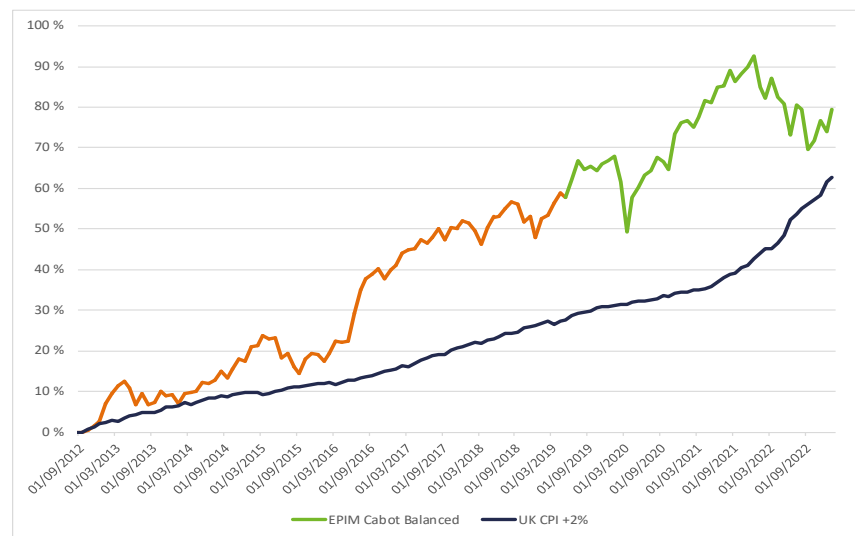
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EPIM Cabot Balanced

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



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Sub Manager MPS Proposition Ratings

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA



FIND OUT MORE

01275 404 880

enquiries@edenparkim.co.uk

Eden Park Investment Management Ltd

The Pavilions

Eden Park

Ham Green

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

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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.