

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)	0.16%
Portfolio Total Ongoing Charge	0.36%

January saw the S&P 500 in the US hit a series of new record highs despite US interest rates being left unchanged and comments from Federal Reserve Chair Jay Powell. Whilst acknowledging the dramatic inflation progress seen in recent months, he repeatedly emphasized the need to see “more” data confirming that downward trend and said that a cut in interest rates at the next meeting in March was not the base case. US economic growth remains strong and although it slowed in the final three months of 2023, it fell by significantly less than had been expected.

The Bank of England forecast that inflation could ease to its 2% target within a few months – as it held borrowing costs at 5.25% for the fourth time in a row. The central bank dropped language about the potential need for further hikes and did not push back against widespread expectations that it will begin cutting later this year. Towards the end of the month, European equity markets caught up with some of the recent strength seen in the US. This was helped by some strong earnings from major companies, but also the interpretation that the discussion at the latest European Central Bank (ECB) meeting was more dovish than expected.

Chinese equities continued to be weak as the country’s property crisis accelerated with a court in Hong Kong ordering the liquidation of debt-laden Chinese property giant Evergrande after the troubled developer repeatedly failed to come up with a plan to restructure its debts. China was also a drag on overall emerging market equities which continue to underperform developed markets. On the geopolitical front, the conflicts in the Middle East continue to be unresolved and attacks by Houthi forces on shipping has resulted in many tankers and container ships avoiding the Red Sea area. This has resulted in supply chain disruptions and a rise in oil prices.

Performance %

Discrete Performance	Jan 23 - Jan 24	Jan 22 - Jan 23	Jan 21 - Jan 22	Jan 20 - Jan 21	Jan 19 - Jan 20	3 yr Volatility
EPIM Cabot Balanced	7.5	-3.1	4.7	5.2	10.2	8.0
UK CPI + 2%*	6.0	12.7	7.5	2.7	3.3	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	0.1	8.2	4.2	7.5	9.0	26.4
UK CPI + 2%*	0.5	0.6	1.5	6.0	28.5	36.3

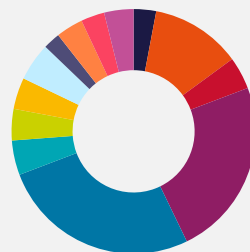
All data as at 31 January 2024

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 3.0%
- Government Bond 12.0%
- Inflation Linked 4.3%
- Investment Grade Bond 23.6%
- North American Equities 26.4%
- UK Equities 4.6%
- European Equities 4.2%
- Japanese Equities 4.2%
- Asia Pacific ex-Japan Equities 5.0%
- Global Emerging Market Equities 2.3%
- Global/Thematic Equities 3.6%
- Property 3.1%
- Infrastructure 3.9%

Top ten holdings

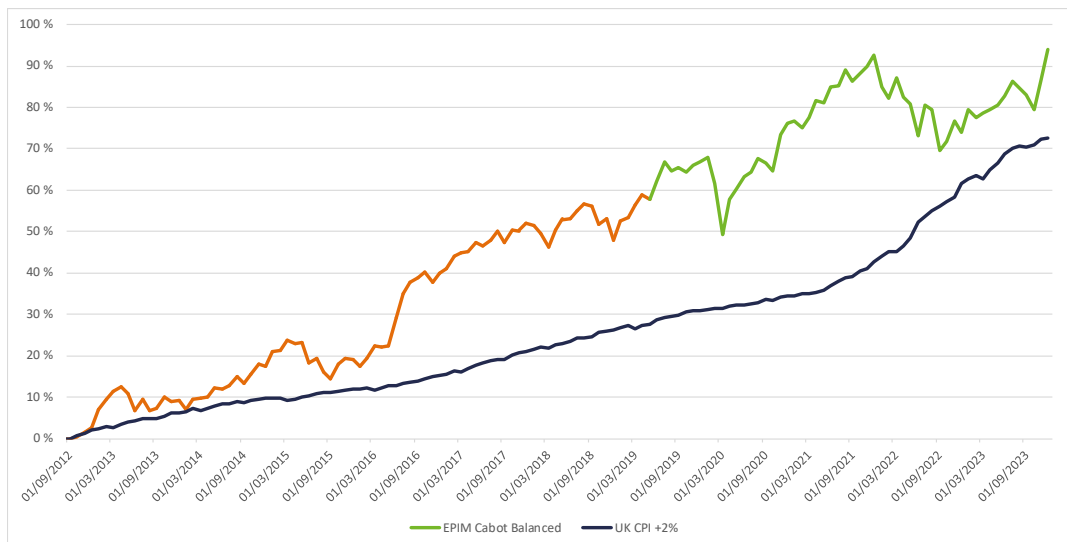
Top ten holdings	%
Fidelity Index US P Acc Hdg	11.5
L&G US Index C Inc	10.1
L&G Short Dated Corp Bond Index C Inc	7.7
Vanguard UK ShortTerm Inv. Grade Bond Idx Plus	7.2
L&G All Stocks Gilt Index Trust Inc	5.8
Vanguard Gbl.Short Term Corp. Bond Idx Hdg	5.8
Fidelity US Index Fund Inc	4.8
L&G Global Inflation Linked Bond Index C Inc	4.3
Vanguard US Gov Bond Index Inv GBP Hdg	4.3
iShares Continental European Equity Index(UK)D Acc	4.2

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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



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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

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 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.