

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%

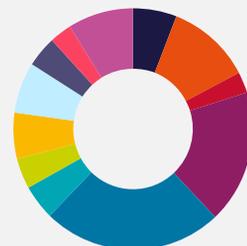
Global markets entered 2026 with strong momentum but heightened uncertainty, as record breaking equity performance collided with shifting monetary policy and rising geopolitical risk. US equity benchmarks continued setting fresh highs throughout January, supported by renewed Big Tech strength and optimism ahead of fourth quarter earnings. Earlier in the month, the S&P 500 and Dow had already pushed into record territory, driven by investor appetite for AI exposed companies and resilient macroeconomic data.

Bond markets told a different story. A sharp early January sell off in US Treasuries triggered a “yield shock”, sending the 10 year yield towards 4.35%, its highest level in months, as investors reassessed fiscal sustainability, labour market firmness and the likelihood of further Federal Reserve easing. That reassessment was reinforced at the central bank’s January meeting, where policymakers paused their sequence of late 2025 rate cuts and held the federal funds rate at 3.5–3.75%. They indicated a shift to a more cautious, data dependent stance amid persistent inflation and stabilising employment.

Emerging market equities also delivered a strong performance, buoyed by one of the fastest starts to a year in more than two decades as global investors rotated back into the asset class. A weaker US dollar and stabilising earnings expectations helped drive renewed risk appetite. Supportive macro factors — including stronger local currencies, easing inflation and policy divergence favouring earlier rate cuts relative to developed markets — created a favourable backdrop. January’s emerging market performance reinforced expectations that emerging markets could remain key beneficiaries of the global rotation away from US equities in 2026.

Fourth quarter earnings supported sentiment. By late January, around one third of S&P 500 companies had reported, with roughly 75% beating expectations — slightly below long term averages but delivering stronger than normal upside. Early results from major technology firms strengthened the market’s AI driven narrative. Geopolitical developments added volatility. The US capture of Venezuela’s president and a diplomatic clash with Denmark over Greenland signalled a more assertive US posture, while escalating tariff threats against Canada, South Korea and Mexico underscored Washington’s increasingly confrontational trade stance heading into 2026.

Asset Allocation



- Cash & Equivalent 5.9%
- Government Bond 11.4%
- Inflation Linked 2.8%
- Investment Grade Bond 17.9%
- North American Equities 24.3%
- UK Equities 4.7%
- European Equities 4.1%
- Japanese Equities 6.1%
- Asia Pacific ex-Japan Equities 6.8%
- Global Emerging Market Equities 4.1%
- Property 3.0%
- Infrastructure 8.9%

Top ten holdings

	%
Fidelity Index US P Acc Hdq	11.6
Legal & General Global Infrastructure Index C Inc	8.9
L&G Short Dated Corp Bond Index C Inc	7.3
Vanguard UK Short Term Investment Grade Bond Index	6.9
Legal & General US Index C Inc	6.4
Fidelity US Index Fund Inc	6.3
BlackRock ICS Sterling Liquidity	4.9
Legal & General UK Index Trust C Inc	4.7
Legal & General Pacific Index C Acc	4.4
L&G All Stocks Gilt Index Trust C Inc	4.1

Performance %

Discrete Performance	Jan 25 - Jan 26	Jan 24 - Jan 25	Jan 23 - Jan 24	Jan 22 - Jan 23	Jan 21 - Jan 22	3 yr Volatility
EPIM Cabot Balanced	10.2	12.0	7.5	-3.3	4.5	5.7
UK CPI + 2%*	5.3	4.7	6.0	12.9	7.2	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	1.5	1.2	6.7	10.2	32.7	34.1
UK CPI + 2%*	-0.1	0.6	1.8	5.3	16.9	41.5

All data as at 31 January 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.

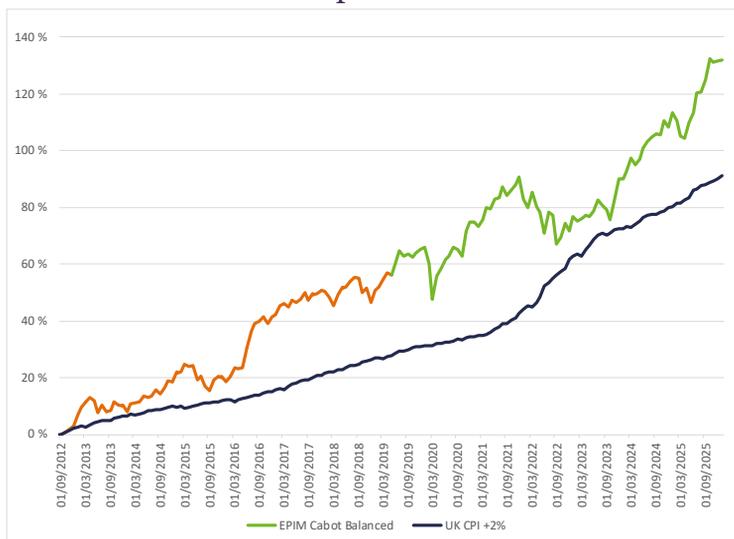
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Investment Team

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.