

EPIM Income Balanced

Fact Sheet | 31 January 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

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

Latest commentary

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.

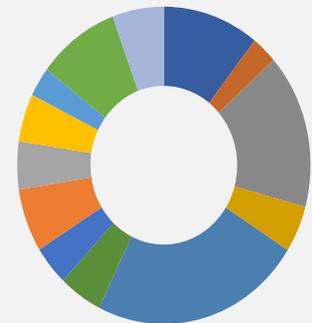
Bond markets told a different story. A sharp early January sell off in US Treasuries triggered a “yield shock”, sending the 10 year yield towards 4.35%, its highest level in months, as investors reassessed fiscal sustainability, labour market firmness and the likelihood of further Federal Reserve easing. 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



- Government Bond 11%
- Inflation Linked 3%
- Investment Grade Bonds 16%
- 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 9%
- Cash & Equivalent 6%

Performance %

Discrete Performance	Jan 2025 - Jan 2026	Jan 2024 - Jan 2025	Jan 2023 - Jan 2024	Jan 2022 - Jan 2023	Jan 2021 - Jan 2022	3 yr Volatility
EPIM Income Balanced	10.4%	11.9%	2.9%	-0.1%	7.2%	5.7%
UK CPI* +2%	5.4%	5.0%	6.1%	12.2%	7.5%	-

Cumulative Performance	1 Year	3 Years	5 Years	10 Years	Since Inception
EPIM Income Balanced	10.4%	27.1%	36.1%	96.1%	242.0%
UK CPI* +2%	5.4%	17.4%	41.7%	71.4%	-

Top ten holdings

Top ten holdings	%
Fidelity Index US P hedged Inc	10
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
Blackrock ICS Sterling Liquidity Prem	5
L&G Japan Index	5
Man GLG High Yield Opportunities Professional D	5

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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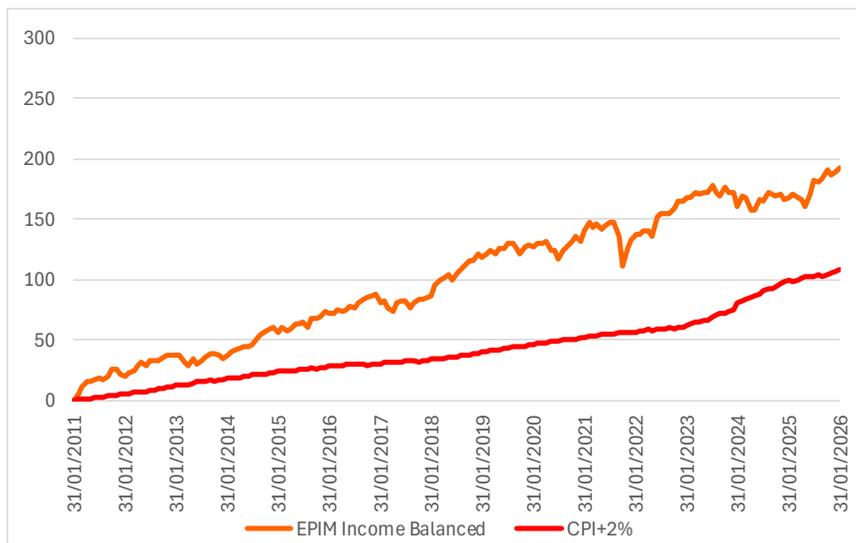
Investment Team

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

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.