

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%

In July, equity markets had their best month since November 2020, clawing back some of the sharp falls seen so far in 2022. Wall Street led the gains, as easing expectations for interest rate rises and upbeat earnings from several big technology and energy companies helped sentiment recover.

Markets rallied despite US GDP contracting for a second straight quarter, an indicator of a technical recession. Higher interest rates globally are likely to dampen economic growth, but the second-quarter earnings season was generally better than investors had expected. Gloomy economic data also convinced investors the Federal Reserve may have to slow its aggressive pace of monetary tightening.

The technology sector was at the vanguard of this year's sell-off in equity markets because higher interest rates reduce the value that investors place on future earnings. However, Microsoft, Apple and Google parent Alphabet all issued more confident assessments of their prospects than investors had expected, lifting a US technology sector that has an outsized weighting in global markets.

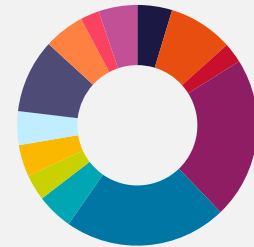
The strict lockdowns enacted by Beijing in response to new outbreaks of the Covid-19 virus have extended the supply-chain disruption and component shortages that emerged during the pandemic. However, although some major lockdowns are now being eased in important trade hubs such as Shanghai, China's 'zero-Covid' policy remains in place and there is a risk that Beijing will reintroduce economically damaging restrictions in the future. Hopes are mounting that the peak of inflation is close at hand, which will allow central banks to ease their monetary tightening. Clearly, the global economy is in a challenging period – and this has been reflected in equity and bond markets and a difficult balancing act lies ahead. There is rising scope for a recession in some countries. However, the peak in price rises appears to be close at hand. When these inflationary pressures start moderating, central banks can ease their tough-but-necessary action to tame current runaway prices.

Performance %

Discrete Performance	July 21 - July 22	July 20 - July 21	July 19 - July 20	July 18 - July 19	July 17 - July 18	3 yr Volatility
EPIM Cabot Balanced	-2.5	12.7	-1.4	7.4	4.9	9.1
UK CPI + 2%*	11.6	4.5	2.7	4.0	4.5	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	4.2	-1.1	-2.5	-2.5	8.3	22.1
UK CPI + 2%*	1.0	4.5	6.9	11.6	19.8	30.2

Asset Allocation



- Cash & Equivalent 4.7%
- Government Bond 8.7%
- Inflation Linked 2.7%
- Investment Grade Bond 21.7%
- North American Equities 21.9%
- UK Equities 4.9%
- European Equities 3.5%
- Japanese Equities 4.3%
- Asia Pacific ex-Japan Equities 4.5%
- Global Emerging Market Equities 9.9%
- Global/Thematic Equities 5.5%
- Property 2.5%
- Infrastructure 5.2%

Top ten holdings

	%
Legal & General US Index C Inc	9.7
Vanguard UK Short Term Investment Grade Bond Acc	9.2
Fidelity Index US P Acc Hdg	8.1
Fidelity Index Emerging Markets P Acc	7.1
Legal & General Short Dated GBP Corp Bond Index I Acc	5.5
Legal & General Global Infrastructure Index C Inc	5.2
Vanguard US Government Bond Index Inv GBP Hedged Inc	4.7
Cash	4.7
Legal & General Pacific Index C Acc	4.5
Fidelity MSCI Japan Index P Hedged GBP	4.3

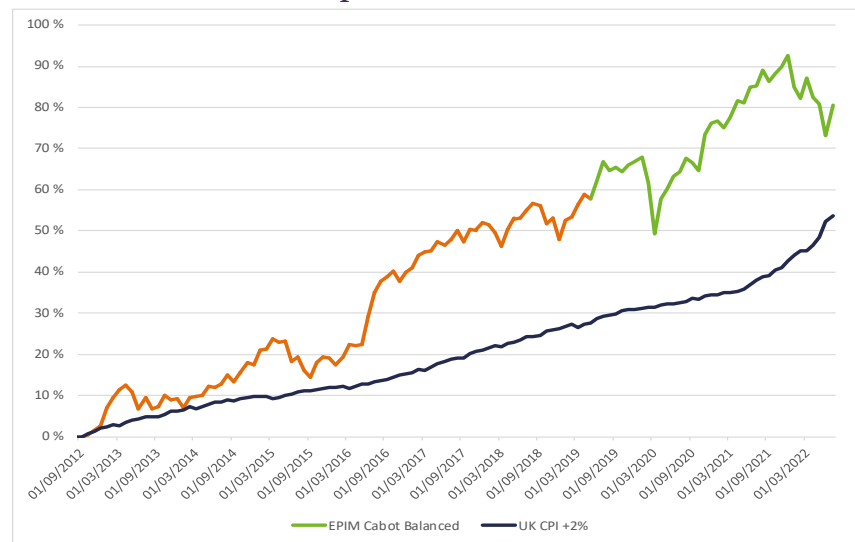
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Investment Team

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 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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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.