

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)	0.13%
Portfolio Total Ongoing Charge	0.33%

Global equity markets rebounded strongly following a sharp sell-off in early April, triggered by President Trump’s announcement of a sweeping new trade policy. By late July, major indices including the S&P 500, Dow Jones, Nasdaq, and FTSE 100 had all reached record highs, supported by resilient economic data and easing fears of a US recession.

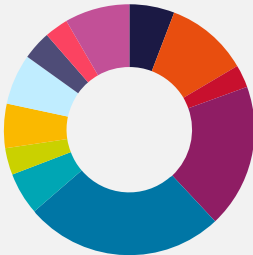
Trump’s “reciprocal tariff” strategy was designed to push trading partners into bilateral agreements ahead of a 1 August deadline. While initial threats of tariffs up to 30% were scaled back to 10–15%, only eight deals were finalised - including with the UK, EU, Japan, and Vietnam. Several key allies, such as Canada, India, and Australia, did not reach agreements, resulting in higher tariffs on selected exports. The UK, which signed early, secured reduced tariffs on autos and aerospace, although some disputes - notably around digital taxes and metals - remain unresolved.

Despite the uncertainty, the US economy showed renewed strength in the second quarter, with GDP growing at an annualised rate of 3.0%, reversing a contraction in Q1. Consumer spending has remained steady, and unemployment is low at 4.1%. Household confidence has improved, supported by stable job growth and income expectations, although concerns around inflation and trade policy persist.

As a result, Central banks have responded cautiously. The Federal Reserve held rates steady for a fifth consecutive meeting, resisting pressure from President Trump to cut more aggressively. Meanwhile, the Bank of England is widely expected to lower rates to support the UK economy, amid stagnating growth and rising unemployment.

While trade tensions remain a source of uncertainty, markets have responded positively to strong corporate earnings and signs of economic resilience. Investors remain cautiously optimistic, though policy unpredictability continues to warrant close attention.

Asset Allocation



- Cash & Equivalent 5.8%
- Government Bond 10.7%
- Inflation Linked 2.9%
- Investment Grade Bond 18.5%
- North American Equities 25.7%
- UK Equities 5.5%
- European Equities 3.5%
- Japanese Equities 5.7%
- Asia Pacific ex-Japan Equities 6.5%
- Global Emerging Market Equities 3.7%
- Property 3.1%
- Infrastructure 8.4%

Top ten holdings %

Fidelity Index US P Acc Hdg	11.5
Legal & General Global Infrastructure Index C Inc	8.4
L&G Short Dated Corp Bond Index C Inc	7.5
Vanguard UK Short Term Investment Grade Bond Index	7.2
Legal & General US Index C Inc	6.2
Fidelity US Index Fund Inc	4.9
BlackRock ICS Sterling Liquidity	4.9
Legal & General Japan Index C Inc	3.9
Vanguard Global Short Term Corp. Bond Index Inst. Plus Hdg Acc	3.8
Legal & General Pacific Index C Acc	3.8

Performance %

Discrete Performance	July 24 - July 25	July 23 - July 24	July 22 - July 23	July 21 - July 22	July 20 - July 21	3 yr Volatility
EPIM Cabot Balanced	8.3	11.3	2.4	-2.8	12.7	7.0
UK CPI + 2%*	5.4	4.1	10.9	11.2	4.2	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	3.2	7.8	3.3	8.3	23.5	35.3
UK CPI + 2%*	0.3	2.3	3.5	5.4	21.6	40.9

All data as at 31 July 2025

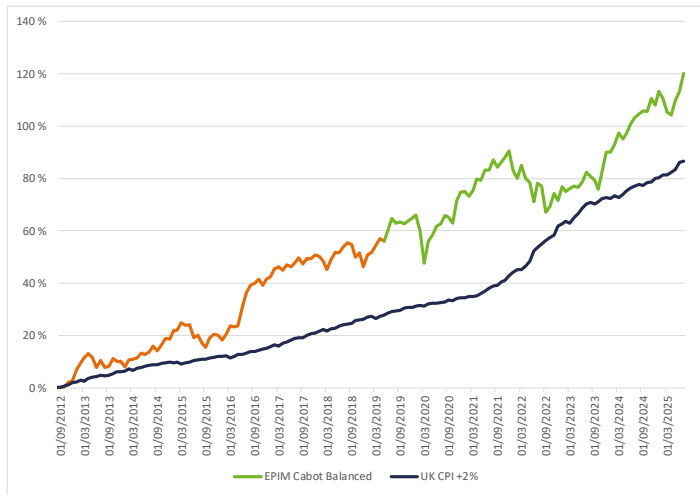
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation 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

A

defaqto

★★★★★

DFM MPS on Platform 2025

EXPERT RATED

defaqto

★★★★★

DFM MPS (Platform) Family 2025

EXPERT RATED

FIND OUT MORE

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BS20 0DD

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

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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.