

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% |

June proved to be another torrid month for investors, capping off the worst first half of the year for developed-market equities in more than 50 years. The technology sector remains at the vanguard of the sell-off in equity markets, as rising interest rates result in higher discount rates being deployed in discounted cashflow models. This reduces the present value of companies and therefore their valuation.

The expectation that soaring inflation can now only be rectified by even-more aggressive action by central banks also resulted in sovereign bonds being hit, as markets moved to price-in more increases in interest rates on top of what has already been announced. Increases in the price of necessities such as energy and food, combined with higher borrowing costs, has caused a squeeze in household disposable income that hasn't been seen since the 1970s. Consumer confidence has plunged and the 'cost-of-living' crisis has resulted in changes in spending patterns to such an extent that many fear it could tip the world into recession. Getting inflation under control is now the top priority politically, with economic growth and the value of asset prices now secondary to concerns about the cost-of-living crisis. An additional test for markets is that central banks are seeking to unwind their pandemic response and shrink their balance sheets substantially. Quantitative tightening to such an extent is unprecedented and its impact on markets is unknown.

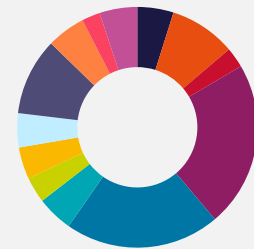
Clearly, the global economy has entered a challenging period – and this has been reflected in equity and bond markets and a difficult balancing act lies ahead. However, the peak in price rises now appears to be close at hand. When these inflationary pressures start moderating, central banks will be able to rein in their hawkishness, providing equity markets room to recover.

Performance %

| Discrete Performance | June 21 - June 22 | June 20 - June 21 | June 19 - June 20 | June 18 - June 19 | June 17 - June 18 | 3 yr Volatility |
|----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|
| EPIM Cabot Balanced | -6.4 | 13.3 | 0.7 | 5.9 | 4.4 | 8.9 |
| UK CPI + 2%* | 11.2 | 4.2 | 2.6 | 4.0 | 4.5 | - |

| Cumulative Performance | 1m | 3m | 6m | 1yr | 3yr | 5yr |
|----------------------------|------|------|-------|------|------|------|
| EPIM Cabot Balanced | -4.1 | -7.5 | -10.1 | -6.4 | 6.9 | 18.2 |
| UK CPI + 2%* | 0.8 | 4.8 | 6.5 | 11.2 | 18.8 | 29.1 |

Asset Allocation



| |
|---|
| ■ Cash & Equivalent 4.9% |
| ■ Government Bond 8.9% |
| ■ Inflation Linked 2.7% |
| ■ Investment Grade Bond 22.3% |
| ■ North American Equities 20.8% |
| ■ UK Equities 4.9% |
| ■ European Equities 3.5% |
| ■ Japanese Equities 4.3% |
| ■ Asia Pacific ex-Japan Equities 4.6% |
| ■ Global Emerging Market Equities 10.4% |
| ■ Global/Thematic Equities 5.2% |
| ■ Property 2.5% |
| ■ Infrastructure 5.1% |

Top ten holdings

| | % |
|---|-----|
| Vanguard UK Short Term Investment Grade Bond Acc | 9.5 |
| Legal & General US Index C Inc | 9.2 |
| Fidelity Index US P Acc Hdg | 7.8 |
| Fidelity Index Emerging Markets P Acc | 7.4 |
| Legal & General Short Dated GBP Corp Bond Index I Acc | 5.7 |
| Legal & General Global Infrastructure Index C Inc | 5.1 |
| Cash | 4.9 |
| Vanguard US Government Bond Index Inv GBP Hedged Inc | 4.8 |
| Legal & General Pacific Index C Acc | 4.6 |
| Fidelity MSCI Japan Index P Hedged GBP | 4.3 |

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**CHARLES
STANLEY**

All data as at 30 June 2022

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.

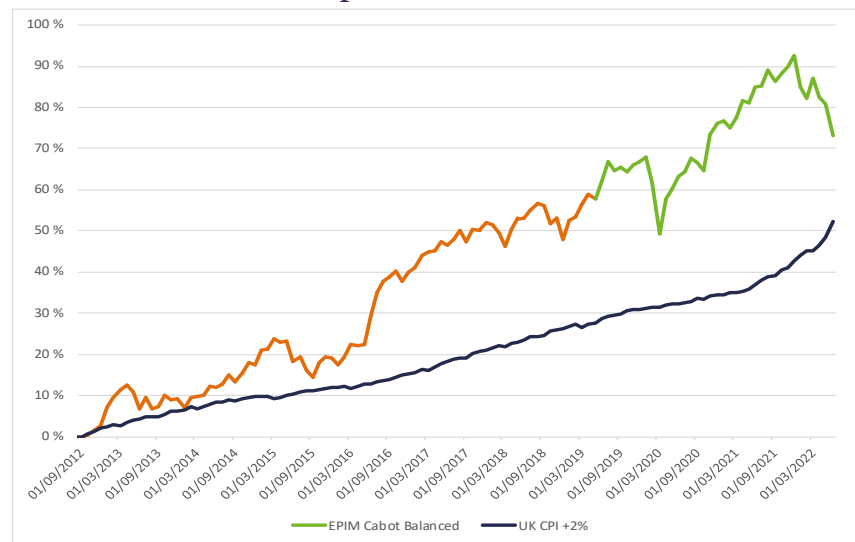
*UK Consumer Price Inflation figures quoted with a 1 month lag.

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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.