

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)	0.16%
Portfolio Total Ongoing Charge	0.36%

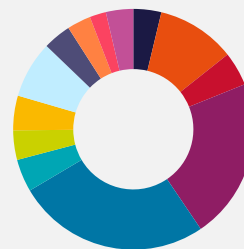
Global equities generally rose in June, despite evidence of a slowdown in the global economy and continued hawkish positioning from central banks. Interest rate hikes were the month's major theme. The Bank of England surprised markets with a larger-than-expected increase, while Canada and Australia resumed their rate hiking cycles. Sweden, Switzerland and the European Central Bank also tightened policy.

The Bank of England raised the UK's base rate to 5% in June from 4.5%, the highest level since 2008. The 0.5% increase is the thirteenth rise in a row and was a larger jump than many economists had been expecting. Andrew Bailey, the Bank of England governor, was uncompromising about the task ahead. "We're not expecting, we're not desiring a recession, but we will do what is necessary to bring inflation down to target," he said. The rate-hike announcement came after data that showed the annual rate of inflation in May remained unchanged at 8.7%, compared with expectations of a fall to 8.4%. The news resulted in a sell-off in short-dated gilts, a rise in mortgage rates and weakness in UK bank shares as concerns about a potential rise in bad debts hit valuations.

Market optimists hoping for a relatively swift pivot to lower rates by the Federal Reserve as inflation is now falling were also disappointed. Although the US central bank has paused its series of rate increases, officials continued with their hawkish messaging. Federal Reserve Chair Jerome Powell said the US central bank expected to raise rates further. "The process of getting inflation down to 2% has a long way to go," Mr Powell told the House Financial Services Committee.

Central banks now have a fine balancing act in their battle with inflation. Policy errors could tip many countries into recession, damaging their economies further. Nevertheless, equity markets remain buoyant, except in the UK where gains have been dampened by its status as an inflation outlier amongst developed economies.

Asset Allocation



■ Cash & Equivalent	3.8%
■ Government Bond	10.6%
■ Inflation Linked	4.6%
■ Investment Grade Bond	21.6%
■ North American Equities	26.0%
■ UK Equities	4.4%
■ European Equities	4.0%
■ Japanese Equities	4.7%
■ Asia Pacific ex-Japan Equities	7.7%
■ Global Emerging Market Equities	3.8%
■ Global/Thematic Equities	3.2%
■ Property	2.2%
■ Infrastructure	3.7%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	12.2
L&G US Index C Inc	9.5
Vanguard UK Short Term Invest. Grade Bond	7.0
Vanguard Gbl.Short Term Corp. Bond Idx Hdg	6.3
L&G All Stocks Gilt Index Trust Inc	6.0
L&G Short Dated Corp Bond Index C Inc	5.4
Vanguard US Gov Bond Index Inv GBP Hdg	4.6
L&G Pacific Index C Acc	4.6
L&G Global Inflation Linked Bond Index C Inc	4.6
Amundi Index MSCI North America - RHG	4.3

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Performance %

Discrete Performance	June 22 - June 23	June 21 - June 22	June 20 - June 21	June 19 - June 20	June 18 - June 19	3 yr Volatility
EPIM Cabot Balanced	4.6	-6.4	13.3	0.7	5.9	7.9
UK CPI + 2%*	10.8	11.2	3.5	2.9	4.1	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	1.2	1.5	4.2	4.6	11.0	18.4
UK CPI + 2%*	1.3	3.7	4.3	10.8	27.5	36.6

All data as at 30 June 2023

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.

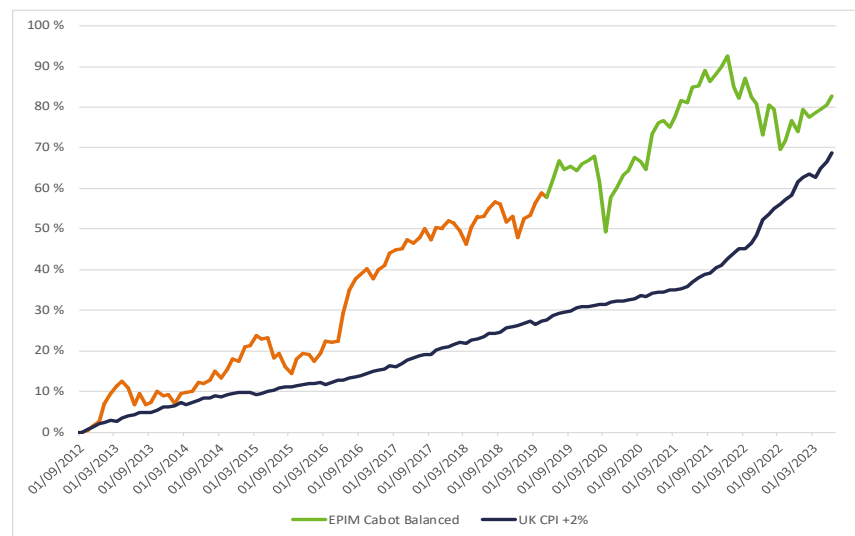
*UK Consumer Price Inflation figures quoted with a 1 month lag.

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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



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Sub Manager MPS Proposition Ratings



FIND OUT MORE

01275 404 880

enquiries@edenparkim.co.uk

Eden Park Investment Management Ltd
The Pavilions
Eden Park
Ham Green
Bristol
BS20 0DD

ACCOUNTS

- General Investment Account
- ISA
- SIPP
- Offshore Bond

Minimum suggested Investment = £1,000
(subject to platform minimum requirements)

PLATFORMS

- Morgan Lloyd Invest
- Hubwise

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