

EPIM Brunel Balanced Portfolio Factsheet

Powered by:

As of 31/03/2025



Overview:

The portfolio is managed by Eden Park Investment Management supported by investment expertise from Hymans Robertson Investment Services LLP (HRIS). HRIS adopts a long-term strategic approach to asset allocation and has a robust and independent approach to fund selection.

The portfolio is usually rebalanced every 6 months, although we also retain the right to accelerate, postpone or cancel a scheduled rebalancing at our discretion.

The portfolio is appropriate for retail and professional clients seeking to achieve growth and/or income. The model portfolio is not deemed appropriate for clients that have no ability to sustain a capital loss, are completely risk averse, have low or no financial resilience, are looking for guaranteed returns (or a guaranteed return of capital), have an investment time horizon of less than five years or wish to access the service on an execution only basis or a non-advised basis.

Portfolio Objective:

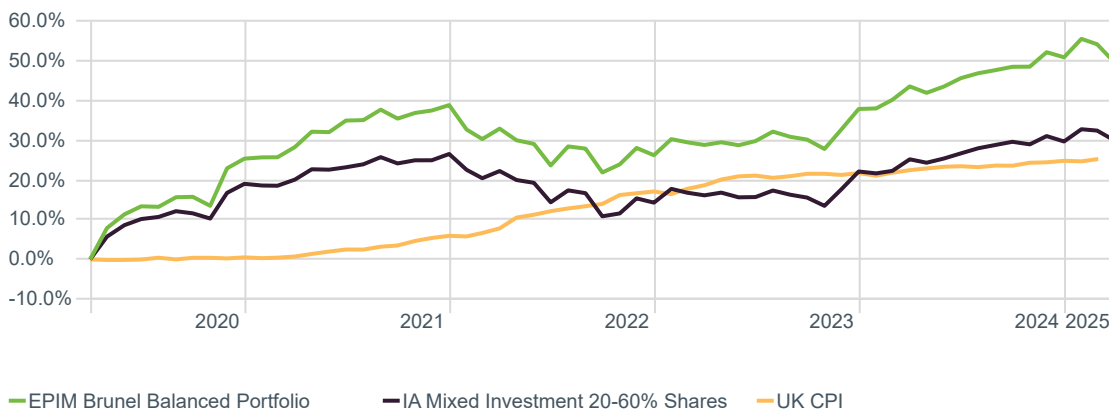
The objective is to achieve capital growth over the long-term. The portfolio will seek to achieve its objective through investing in a range of funds. The portfolio can invest up to 65% in equities. The portfolio is appropriate for clients that are seeking a balance between growth and capital preservation but accept that they might bear moderate capital losses over some periods of time.

Key Information

Name	EPIM Brunel Balanced Portfolio
Benchmark	IA Mixed Investment 20-60% Shares
Inception Date	01/06/2019
Ongoing Charge Figure (OCF)	0.26%
DFM Fee	0.25%
Estimated Transaction Cost	0.06%
Number of Fund Holdings	28

Portfolio Returns

Time Period: 01/04/2020 to 31/03/2025



Performance Calculation:

Performance is as at the return date of the factsheet. Expressed in percentage terms, the performance is calculated by taking the change in monthly net asset values, reinvesting all income and capital-gains, and dividing by the starting net asset value. The total returns include fees and other costs taken out of fund assets, but exclude the DFM fee. (Including fees in the total returns will reduce the illustrated performance). Performance figures are shown in pound sterling. Performance may deviate by platform and deviate from performance provided by the platform.

Any performance shown prior to 3 July 2023 is based on the portfolio when it was managed by a different provider. All performance after 3 July 2023 is based on the asset allocation provided by HRIS. Performance data prior to 3 July 2023 provided by RBC Brewin Dolphin.

Cumulative Portfolio Returns

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
EPIM Brunel Balanced Portfolio	-0.87	0.72	4.19	12.51	49.49	37.21
IA Mixed Investment 20-60% Shares	0.18	0.25	3.77	6.28	29.88	19.61

Market Commentary

Fears of a global trade war emerged in Q1 2025 as President Trump's foreign and tariff policies increased market volatility. Over the quarter, the Bank of England cut interest rates by 0.25% while the US Federal Reserve kept rates unchanged, preferring to take a wait-and-see approach to the impact of tariffs on prices.

Over the quarter, Trump initially announced the US would impose a series of tariffs on Canada, Mexico and China. He later announced tariffs globally on steel, aluminium and vehicles, indicating no country is exempt from US trade policies. The speed and extent of the proposed tariffs caught investors by surprise, sparking widespread uncertainty in global equity markets, which ended the quarter down 4%. Falling consumer sentiment and concerns of a US economic slowdown exacerbated the decline for the US equity market which returned -7.1% over Q1. US technology stocks, such as Tesla and Nvidia, key drivers of performance over the previous years, were hit particularly hard over the quarter as the high valuations of these stocks made them vulnerable to a downturn. Europe was the best performing equity region over the quarter (7.6%) following announcements of large government spending, given the expectation of a lower reliance on the US in the future.

Bond markets had a positive quarter, with uncertainty nudging investors to move into less risky assets, such as corporate and government bonds which returned 0.6% and 0.5%, respectively. High yield bonds also had a positive quarter, returning 1.2%. The dollar weakened over the quarter as falling confidence in the US seeped into markets. This will have negatively impacted returns on US equities for UK investors.

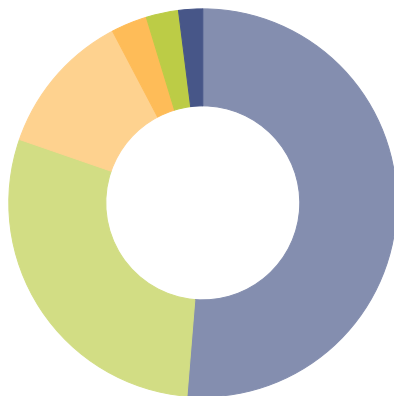
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Asset Allocation

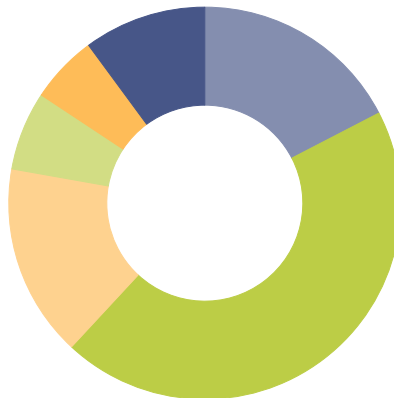


	%
Equity	51.30
Investment Grade Credit	29.00
Alternative Credit	12.00
Government Bonds	3.00
Liquid Real Assets	2.70
Cash	2.00
Total	100.00

Portfolio Holdings

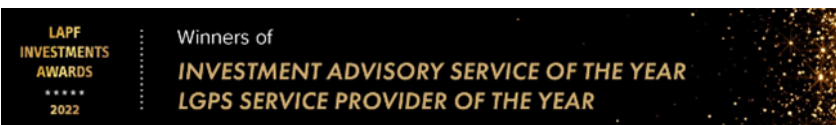
	Portfolio Weighting %
Vanguard Glb Corp Bd Idx £ H Acc	13.65
L&G Fut Wld ESG Tilted & OptdDevldxC£Acc	8.10
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	8.10
Schroder Sus Multi-Factor Eq I Acc GBP	5.40
Vanguard ESG Scrn Dev Wrlld AllCpEqldxCacc	5.40
iShares Continen Eurp Eq Idx (UK) D Acc	4.86
M&G Emerging Markets Bond GBP I Acc	4.20
Vanguard UK Invm Grd Bd Idx £ Acc	4.20
Vanguard Glb S/T Bd Idx £ H Acc	3.92
Fidelity Index US P Acc	3.24
M&G Corporate Bond GBP I Acc	3.15
L&G All Stocks Gilt Index I Acc	3.00
Baillie Gifford Global Alpha Gr B Acc	2.70
Fidelity Emerg Mkts R Acc	2.70
L&G Global Infrastructure Index C Acc	2.70
Veritas Global Focus GBP Acc NAV	2.70
Capital Group GlobHilnc (LUX) Ph-GBP	2.40
L&G Short Dated £ Corporate Bd Idx C Acc	2.32
JPM Global High Yield Bond C Grs Acc	2.16
PIMCO GIS Glb Hi Yld Bd Instl GBP H Acc	2.04
BlackRock ICS Sterling Liq Premier Acc	2.00
MI TwentyFour AM Monument Bond L Acc	1.76
iShares Japan Equity Index (UK) D Acc	1.62
iShares Pacific ex Jpn Eq Idx (UK) D Acc	1.62
L&G Fut Wld GlbMltFctESGTld&OptdIdxCacc	1.62
L&G Global Emerging Markets Index C Acc	1.62
Vanguard Glb Small-Cp Idx £ Acc	1.62
MI TwentyFour AM Dynamic Bond I Acc	1.20

Regional Equity Split



	%
UK	17.40
North America	44.50
Developed Europe ex UK	15.90
Japan	6.50
Asia Pacific ex Japan	5.60
Emerging Markets	10.10
Total	100.00

Hymans Robertson LLP Awards



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Disclosures, caveats and limitations

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