

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)	0.15%
Portfolio Total Ongoing Charge	0.35%

Equity markets slipped in March as investors sought clarity on the scope and impact of Donald Trump’s tariff strategy. European equity indices fared better than those in the US, amid rotation by investors from Wall Street where valuations are rich and economic uncertainty prevails. Emerging market shares outperformed developed markets.

Weakness in US equity markets was sparked by investor worries over the effect of Donald Trump’s tariff strategy on the country’s economy following some weak survey data. This lack of visibility was compounded by some surprise announcements by the US president, including the introduction of a blanket 25% duty on US vehicle and auto-part imports.

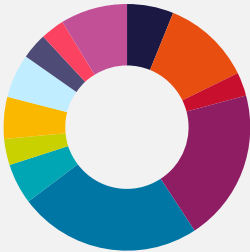
Washington is expected to announce a raft of “reciprocal” tariffs on 2 April. These are expected to vary country by country. Treasury Secretary Scott Bessent said efforts were focused on the “Dirty 15” – the 15% of countries that account for the bulk of trade with the US and impose tariffs or other rules that put US companies at a disadvantage.

As expected, the US Federal Reserve held its key interest rate steady at 4.25% to 4.50%. Its Federal Open Markets Committee (FOMC) downgraded its outlook for economic growth and moved its inflation projection higher. Members of the FOMC indicated in their “dot plot” that they continue to see two further interest rate cuts in 2025, and markets expect them to engineer a soft economic landing. Treasury yields rose over the month.

Market participants also focused on geopolitics, as US-brokered ceasefire negotiations between Ukraine and Russia stalled. The talks were aimed at securing a 30-day pause in the targeting of energy infrastructure, while a more comprehensive deal was hammered out. However, Russian leader Vladimir Putin said there would be preconditions to any ceasefire, angering President Trump.

The defence sector has been a major beneficiary of President Trump’s new policies as he attempts to pressure Nato members into increasing their spending in this area. The fourth-quarter earnings season was generally supportive of equity markets, but companies that issued disappointing guidance saw valuations hit hard.

Asset Allocation



Cash & Equivalent	6.1%
Government Bond	11.7%
Inflation Linked	3.1%
Investment Grade Bond	19.9%
North American Equities	23.9%
UK Equities	5.4%
European Equities	3.4%
Japanese Equities	5.5%
Asia Pacific ex-Japan Equities	5.8%
Global Emerging Market Equities	3.4%
Property	3.1%
Infrastructure	8.7%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	10.7
Legal & General Global Infrastructure Index C Inc	8.7
L&G Short Dated Corp Bond Index C Inc	8.2
Vanguard UK Short Term Investment Grade Bond Index	7.7
L&G S&P500 US Equal Weight Index Fund C Acc	6.0
BlackRock ICS Sterling Liquidity	5.1
Fidelity US Index Fund Inc	4.3
L&G All Stocks Gilt Index Trust C Inc	4.1
Vanguard Global Short Term Corp. Bond Index Inst. Plus Hdg Acc	4.1
Vanguard US Government Bond Index Inv GBP Hedged Inc	4.1

Performance %

Discrete Performance	Mar 24 - Mar 25	Mar 23 - Mar 24	Mar 22 - Mar 23	Mar 21 - Mar 22	Mar 20 - Mar 21	3 yr Volatility
EPIM Cabot Balanced	3.8	12.1	-4.8	5.4	19.0	7.8
UK CPI + 2%*	5.1	6.1	12.2	7.5	2.7	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	-2.6	-1.4	-0.3	3.8	10.8	38.9
UK CPI + 2%*	0.0	0.8	2.2	5.1	25.1	38.2

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All data as at 31 March 2025

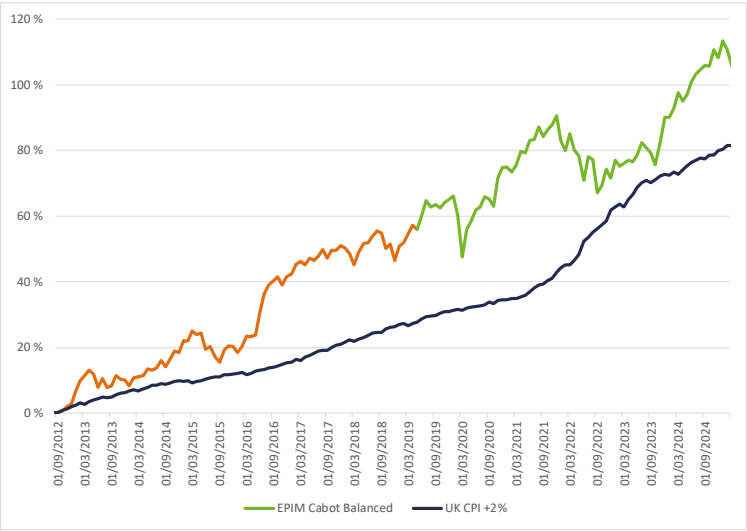
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation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

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
- Onshore Bond

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

PLATFORMS

- Morgan Lloyd Invest
- SS&C Hubwise

Important Information

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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.