

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

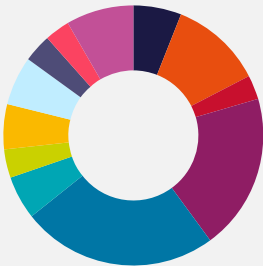
Inception Date	30/09/2012
Typical Growth / Defensive Split	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.15%
Portfolio Total Ongoing Charge	0.35%

Markets initially reacted negatively to President Trump’s trade strategy, announced in April, due to its unexpectedly high and wide-ranging tariffs. Concerns over a potential US recession emerged, leading to sharp sell-offs in equity markets. However, markets later rebounded as the administration made concessions, postponed certain measures, and suspended the introduction of ‘reciprocal’ tariffs for 90 days to allow bilateral talks. Bond market movements also pressured Trump to ease his stance. Interest rates on 10-year treasury bonds rose sharply, defying typical trends during equity downturns, which could have resulted in higher consumer borrowing costs alongside rising prices due to tariffs. Gold, in contrast, benefited from uncertainty as investors sought safe-haven assets.

China retaliated to the tariff increases with its own countermeasures, leading the US to adjust its policies. The removal of tariffs on smartphones and electronic components helped American businesses and Chinese exporters alike. While Washington and Beijing initially reduced tariffs in May, negotiations soon stalled. The Trump administration further restricted US companies from selling semiconductor design software to Chinese firms and announced plans to double steel import tariffs.

This ongoing unpredictability has created significant uncertainty for businesses and investors. Corporate leaders struggle with investment decisions, fearing the long-term impact on growth. A slowdown in corporate spending could have negative economic consequences, exacerbating recession fears. The US economy contracted in Q1 2025, mainly due to a rush in imports ahead of expected tariffs, fuelling speculation about a “Trump recession.” Despite stronger-than-expected Q1 earnings, many companies have revised their full-year forecasts downward due to ongoing trade policy uncertainty. Market volatility is expected to persist until policies are clarified, and final measures could be even stricter than currently anticipated.

Asset Allocation



- Cash & Equivalent 6.0%
- Government Bond 11.5%
- Inflation Linked 3.0%
- Investment Grade Bond 19.5%
- North American Equities 24.4%
- UK Equities 5.4%
- European Equities 3.5%
- Japanese Equities 5.6%
- Asia Pacific ex-Japan Equities 6.1%
- Global Emerging Market Equities 3.5%
- Property 3.1%
- Infrastructure 8.4%

Top ten holdings %

Fidelity Index USP Acc Hdg	11.0
Legal & General Global Infrastructure Index C Inc	8.4
L&G Short Dated Corp Bond Index C Inc	8.0
Vanguard UK Short Term Investment Grade Bond Index	7.5
L&G S&P500 US Equal Weight Index Fund C Acc	5.9
BlackRock ICS Sterling Liquidity	5.0
Fidelity US Index Fund Inc	4.5
L&G All Stocks Gilt Index Trust C Inc	4.0
Vanguard Global Short Term Corp Bond Index Inst Plus Hdg Acc	4.0
Vanguard US Government Bond Index Inv GBP Hedged Inc	4.0

Performance %

Discrete Performance	May 24 - May 25	May 23 - May 24	May 22 - May 23	May 21 - May 22	May 20 - May 21	3 yr Volatility
EPIM Cabot Balanced	6.5	11.5	-1.0	-0.5	13.2	7.7
UK CPI + 2%*	5.6	4.5	10.8	11.2	3.5	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	2.7	-0.4	-0.3	6.5	17.6	32.3
UK CPI + 2%*	1.4	2.6	3.4	5.6	22.3	40.7

All data as at 31 May 2025

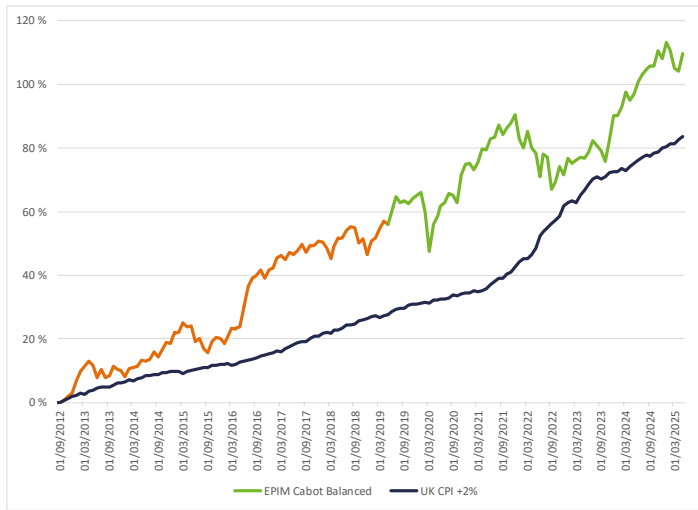
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation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