

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)	0.14%
Portfolio Total Ongoing Charge	0.34%

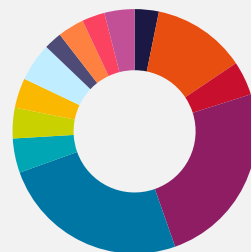
November saw a broad-based rally in equity markets, reversing some of the falls seen in the previous three months. US indices rallied sharply on hopes that the Federal Reserve, having paused its lengthy series of interest rate increases, has now concluded its rate-increasing cycle. It is also expected that the Bank of England has now finished its interest rate rises after fourteen consecutive increases, starting in December 2021. Many homeowners still need to remortgage at these higher levels – a move that will continue to put pressure on consumer confidence. The FTSE 100 saw limited gains due to the strength of sterling and UK inflation data in October also fell more than expected thanks to a retreat in energy prices.

In general, the third-quarter earnings season saw companies on both sides of the Atlantic post a strong performance – with many companies beating market expectations. However, this news was tempered by caution about the outlook for next year as economies slow down and businesses rein in spending. Oil prices have weakened on these future demand concerns and this prompted Saudi Arabia to try and secure output cuts from other Opec+ members in an attempt to shore up the price.

Chinese equities have also been weak as the country's property crisis accelerates – and failed to participate in the November rally despite a good performance in other emerging markets. The country fell into deflationary territory for the second time this year in October and manufacturing activity shrank for a second consecutive month in November – and at a faster rate – suggesting that more stimulus measures will be needed to support the recovery.

On the geopolitical front, there appeared to be some progress on healing the fractured relationship between Washington and Beijing. US President Joe Biden and Chinese President Xi Jinping held a face-to-face meeting for the first time in a year and agreed to resumption of military-to-military communication amid efforts to normalise ties.

Asset Allocation



■ Cash & Equivalent	3.2%
■ Government Bond	12.4%
■ Inflation Linked	4.5%
■ Investment Grade Bond	24.5%
■ North American Equities	24.9%
■ UK Equities	4.5%
■ European Equities	4.0%
■ Japanese Equities	4.0%
■ Asia Pacific ex-Japan Equities	5.1%
■ Global Emerging Market Equities	2.4%
■ Global/Thematic Equities	3.5%
■ Property	3.0%
■ Infrastructure	4.0%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	10.6
L&G US Index C Inc	9.8
L&G Short Dated Corp Bond Index C Inc	8.0
Vanguard UK ShortTerm Inv. Grade Bond Idx Plus	7.5
L&G All Stocks Gilt Index Trust Inc	6.0
Vanguard Gbl.Short Term Corp. Bond Idx Hdg	6.0
Fidelity US Index Fund Inc	4.6
L&G Global Inflation Linked Bond Index C Inc	4.5
Vanguard US Gov Bond Index Inv GBP Hdg	4.4
iShares Continental European Equity Index(UK)D Acc	4.0

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Performance %

Discrete Performance	Nov 22 - Nov 23	Nov 21 - Nov 22	Nov 20 - Nov 21	Nov 19 - Nov 20	Nov 18 - Nov 19	3 yr Volatility
EPIM Cabot Balanced	4.8	-7.0	9.6	4.5	8.4	7.8
UK CPI + 2%*	8.8	12.3	5.1	2.6	3.8	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	3.9	1.0	3.4	4.8	6.8	20.9
UK CPI + 2%*	0.7	0.9	3.4	8.8	28.4	36.7

All data as at 30 November 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.

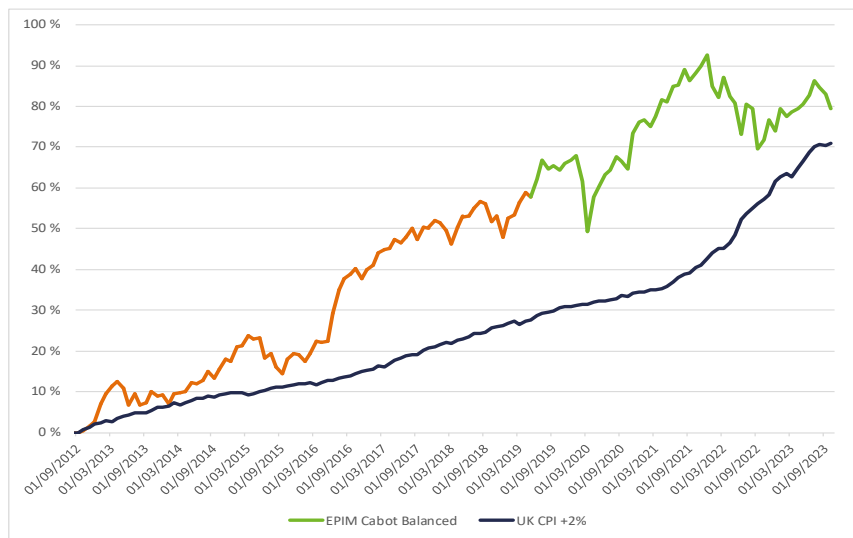
*UK Consumer Price Inflation figures quoted with a 1 month lag.

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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

MSCI
ESG RATINGS



CCC B BB BBB A AA AAA



FIND OUT MORE

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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

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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.