

EPIM Cabot Growth

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 Growth Model Portfolio is to provide a long-term total return which is superior to inflation plus 3% 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	65:35
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.15%
Portfolio Total Ongoing Charge	0.35%

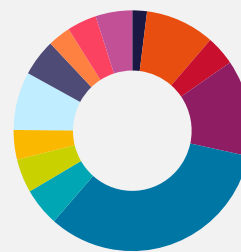
November saw a broad-based rally in equity markets, reversing some of the falls seen in the previous three months. US indices rallied sharply on hopes that the Federal Reserve, having paused its lengthy series of interest rate increases, has now concluded its rate-increasing cycle. It is also expected 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 2.0%
- Government Bond 9.4%
- Inflation Linked 4.0%
- Investment Grade Bond 13.0%
- North American Equities 33.1%
- UK Equities 5.1%
- European Equities 4.5%
- Japanese equities 4.0%
- Asia Pacific ex-Japan Equities 7.8%
- Global Emerging Market Equities 5.0%
- Global/Thematic Equities 3.1%
- Property 4.0%
- Infrastructure 5.0%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	11.7
L&G US Index C Inc	10.3
Fidelity US Index Fund Inc	7.1
L&G Short Dated Corp Bond Index C Inc	6.2
L&G All Stocks Gilt Index Trust Inc	5.4
L&G Global Infrastructure Index C Inc	5.0
Fidelity Index Emerging Markets P Acc	5.0
Vanguard Gbl.Short Term Corp. Bond Idx Hdg	4.9
L&G Pacific Index C Acc	4.8
iShares Continental European Equity Index(UK)D Acc	4.5

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 Growth	5.0	-6.7	12.4	6.1	9.9	8.9
UK CPI + 3%*	9.8	13.5	6.1	3.6	4.8	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Growth	4.7	1.0	3.8	5.0	10.1	28.3
UK CPI + 3%*	0.8	1.1	3.9	9.8	32.2	43.5

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.

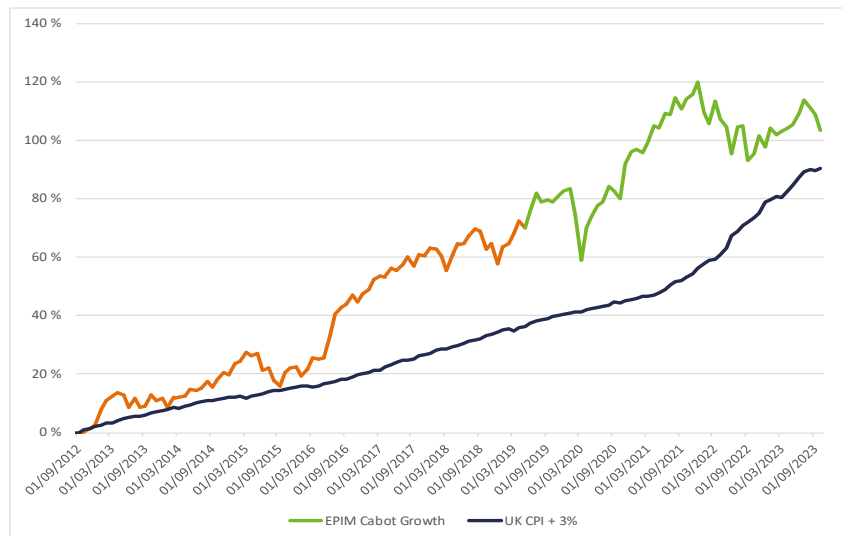
*UK Consumer Price Inflation figures quoted with a 1 month lag.

EPIM Cabot Growth

Investment Team

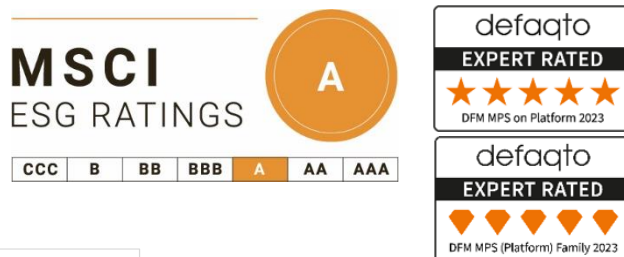
The model portfolios are managed by Eden Park Investment Management, with investment advisory and management services provided by Charles Stanley. The team of portfolio managers and analysts have extensive experience, drawing upon the expertise of investment specialists, strategists and economists both 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

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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

Important Information

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