

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)	0.12%
Portfolio Total Ongoing Charge	0.32%

Global markets navigated a volatile October, buffeted by monetary easing, geopolitical tensions, and shifting investor sentiment. US equities extended their rally, with the S&P 500 and Nasdaq hitting record highs on the back of robust third-quarter earnings and unrelenting enthusiasm for artificial intelligence (AI) – even as valuations looked stretched. The Federal Reserve (Fed) delivered its second 25-basis-point rate cut of the year, aiming to cushion a slowing labour market amid a prolonged government shutdown. Treasury yields fell, resulting in a third straight month of gains for bonds. Emerging markets stole the spotlight, buoyed by a softer dollar and risk-on appetite. The MSCI EM Index jumped nearly 5%, marking its tenth consecutive monthly advance – the longest winning streak since 1993 – as investors chased higher returns beyond developed markets. Tech-heavy economies such as South Korea and Taiwan led gains, supported by AI-driven demand and expectations of further Fed easing. Goldman Sachs lifted its 12-month outlook for emerging market equities, citing resilient policy frameworks and improving earnings momentum. Bond markets enjoyed rare calm after months of turbulence. US Treasuries rallied on dovish Fed signals, while gilt and eurozone yields fell as inflation cooled and fiscal jitters eased. Japanese long-dated bonds strengthened amid receding political uncertainty. Credit spreads hovered near historic lows, underscoring investor confidence despite structural risks flagged by the IMF’s Global Financial Stability Report. Geopolitics added drama. US-China trade tensions flared after Washington imposed steep tariffs on Chinese goods, only to ease following a Trump-Xi meeting that secured concessions on rare earths and soybeans. Meanwhile, IMF World Bank meetings spotlighted debt sustainability and global fragmentation, reinforcing safe-haven flows into gold, which surged past \$4,000 an ounce before retracing some of the move.

Performance %

Discrete Performance	Oct 24 - Oct 25	Oct 23 - Oct 24	Oct 22 - Oct 23	Oct 21 - Oct 22	Oct 20 - Oct 21	3 yr Volatility
EPIM Cabot Balanced	12.8	17.0	3.8	-9.1	14.4	6.1
UK CPI + 2%*	5.9	3.7	8.8	12.3	5.1	-
Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	3.2	5.4	13.6	12.8	36.9	42.4
UK CPI + 2%*	0.2	0.8	3.1	5.9	19.5	41.0

Asset Allocation



Cash & Equivalent	5.8%
Government Bond	10.5%
Inflation Linked	2.8%
Investment Grade Bond	17.9%
North American Equities	26.5%
UK Equities	4.5%
European Equities	4.0%
Japanese Equities	5.9%
Asia Pacific ex-Japan Equities	6.7%
Global Emerging Market Equities	3.9%
Property	3.0%
Infrastructure	8.3%

Top ten holdings

	%
Fidelity Index US P Acc Hdg	11.8
Legal & General Global Infrastructure Index C Inc	8.3
Legal & General US Index C Inc	8.2
L&G Short Dated Corp Bond Index C Inc	7.4
Vanguard UK Short Term Investment Grade Bond Index	7.0
Fidelity US Index Fund Inc	6.5
BlackRock ICS Sterling Liquidity	4.9
Legal & General UK Index Trust C Inc	4.4
L&G European Index Trust Acc	4.0
Legal & General Japan Index C Inc	3.9

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All data as at 31 October 2025

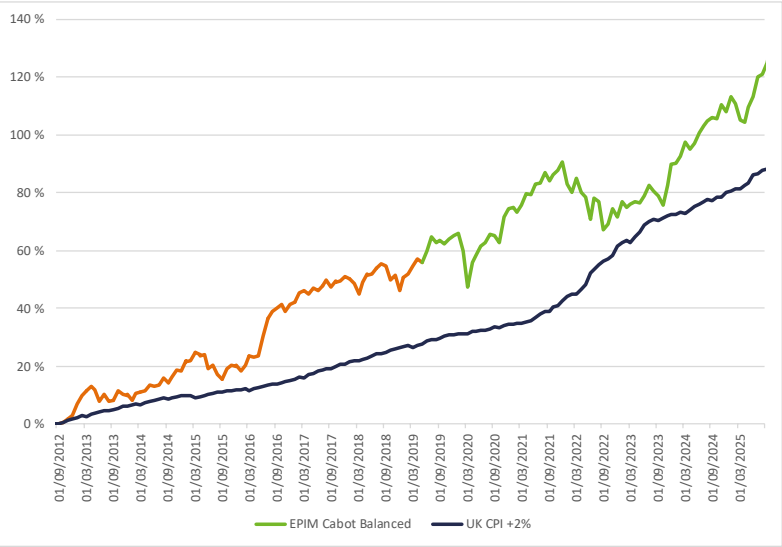
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation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



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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.