

EDEN PARK INCOME PORTFOLIOS

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INVESTMENT MANAGEMENT

In partnership with

RAYMOND JAMES

Welcome to the Eden Park Investment Management Income Portfolios

The Eden Park Investment Management (EPIM) Income Portfolios are designed to support clear investment aims and different levels of risk, helping your investments stay aligned with your goals. This guide goes into detail to explain how the EPIM Income Portfolios work and what you can expect from them.

A focus on 'real' returns

Inflation can quietly eat away at the value of your money. That's why, as a starting point, the portfolios are designed to target returns above the UK Consumer Price Index (CPI), a common measure of inflation, over a rolling five-year period.

The amount each portfolio aims to achieve above inflation depends on the level of risk you are prepared to take, as agreed between you and your adviser. You also have flexibility in how returns are received. You can take them as income, leave them invested for growth, or choose a balance of the two.

Our second and related aim is to help preserve wealth during more difficult periods.

A consistent approach

Of course, a big part of investing is deciding how your wealth is spread across different types of investments - known as 'asset classes' - such as shares and bonds. It also matters where in the world your wealth is invested, and which industries it's tied to.

But getting the mix right is not all there is to it. Markets and economies change. And your needs may change too. That's why the portfolios are monitored and reviewed regularly.

The Eden Park Investment Management Income Portfolios combine expert management with funds run by selected managers from around the world. They also include low-cost index funds that aim to match the performance of different asset classes and investment markets.

Which portfolio is right for me?

As explained, the portfolios seek a return equal to or greater than inflation. The degree to which it outpaces inflation is affected by the amount of risk you're prepared to take.

Taking more risk, such as by investing the whole portfolio in shares (equities), generally increases the potential return over the long term. However, it also increases the amount by which its value varies day to day and with it the possibility of losing money over the shorter term. On the other hand, the value of a low-risk portfolio is expected to be more stable over time but will normally provide lower returns.

While it's not always possible to stay ahead of events, we regularly review the combination of investments in your portfolio in light of changing news. We aim to both anticipate major market moves and react quickly and intelligently when challenged by the unexpected.

A closer look at the EPIM Income Portfolios

The following table sets out the important information about the portfolios in the range, as assessed by Dynamic Planner from Distribution Technology. This is an independent investment risk profiler that is tried and tested to assess expected long-term risk characteristics of an investment fund or model portfolio. Please note that yields can vary over time.

	Return target	Dynamic Planner risk profile	Portfolio	Annual management charge	Ongoing charges figure	Yield
Risk profile	CPI +1%	4	EPIM Income Moderately Cautious	0.25%	0.45%	3.64%
	CPI +2%	5	EPIM Income Balanced	0.25%	0.58%	3.36%

A rating of 4 means medium risk and 5 means medium-to-high risk. CPI refers to the Consumer Price Index, a measure of inflation.

Our central investment approach

The EPIM Income Portfolios are managed by the Raymond James Chief Investment Office. This brings together investment research, decisions about the right mix of investments, and day-to-day portfolio management.

All the investment services you receive follow one investment philosophy and process: to manage your wealth in the right way for you, and to deliver returns above inflation over time.



Real-world investing

We are globally unconstrained investors: we look for the best opportunities wherever they might be. Rather than using a fixed notional benchmark which could restrict our decision making, our investment process asks how the aggregate of all global wealth is spread across asset classes, jurisdictions, and economic sectors?

From there we project future valuations based on our expectation of future returns. This allows us to establish the best long-term mix of investments that will deliver inflation-beating, risk-adjusted long-term returns.



Making changes when needed

We monitor the portfolios day to day to identify short-term risks that may need attention, or opportunities that could bolster returns. However, we do not believe in trading just for the sake of it. Buying and selling too often can add costs, which can erode the returns you actually achieve. So before making changes, we carefully consider whether the expected benefit is worth the cost. For the same reason, we do not automatically move portfolios back to their long-term investment mix. We make changes when we believe there is a clear reason to act.



Deep in-house research

The Chief Investment Office at Raymond James includes experienced analysts and strategists with strong industry credentials. Their work delivers independent insights which help us make informed investment decisions.

The team researches shares, bonds, active and passive funds, and multi-asset strategies which combine investment types. It scans major developed markets and carefully-selected emerging markets, supported by detailed analysis of the wider economy.

We also have access to Raymond James research across economics, investment strategy and companies.



Keeping risk in view

We use sophisticated technology to help us understand how different decisions may affect risk. We also test how portfolios could behave in different economic conditions, helping us remain confident that each portfolio remains in line with your aims and chosen risk level.

Putting the strategy into action

The portfolio managers are supported by the Collectives Research team within the Chief Investment Office at Raymond James. The Collectives Research team holds around 300 face-to-face meetings with specialist fund managers from around the world each year.



These conversations help us understand not only what a fund owns, but how its managers think, how they respond when conditions change and whether their approach stands up to scrutiny.

They also give us strong relationships and direct access to the people making investment decisions within those funds.

And it means all our actively-managed portfolios are built using funds that have been analysed and tested in depth by the team.

How you could benefit from a EPIM Income Portfolio

Our investment team's approach gives you access to a professionally-managed portfolio, matched to your risk profile, at a competitive cost. Every portfolio is created with a truly global view and invests across a broad range of fund managers, markets and investment types. The result is excellent diversification.

Now more than ever, we believe investors can benefit from dynamic, hands-on management of their portfolios. Instead of waiting for a fixed date in the calendar before reviewing them, the team keeps a regular watch on how each portfolio is invested. The team is ready to act quickly when market conditions change. The aim is to keep each portfolio aligned with its planned purpose and risk profile.

We keep investment management fees as low as possible to minimise their impact on investment performance. The portfolios can also be tax-efficient when held in an ISA, pension or other tax wrapper or structure.

At a glance: 7 key features

A comprehensive and actively-managed investment solution

Access to market-leading fund managers from around the world

Portfolios to suit both your risk appetite and investment objectives

Flexibility to add or remove cash without penalties*

Full transparency of what the portfolio holds and what changes are taking place

Actively-managed asset allocation across multiple shares, bonds, and other types of investments

High-value portfolios with low, all-inclusive costs



* Subject to platform terms.



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The value of your investments, and any income derived from them, can fall as well as rise and investors may not get back the original amount invested. Past performance is not a reliable guide to the future.

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