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EDEN PARK TAILORED INCOME MANAGEMENT

eden park
INVESTMENT MANAGEMENT

In partnership with

RAYMOND JAMES

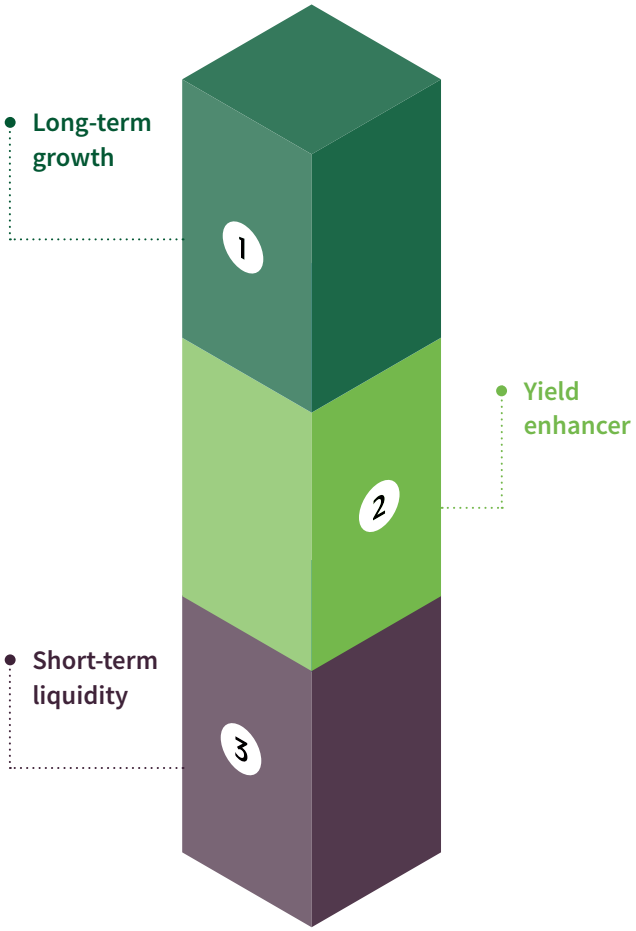
Why choose Eden Park Investment Management Tailored Income

Dynamic portfolio management

At Eden Park Investment Management, we recognise the importance of tailored investment strategies.

Our team is dedicated to managing your portfolio with a dynamic approach, ensuring it meets your clients' unique financial needs for both long-term income and growth, and short-term liquidity, all while adapting to market changes.

Your clients' financial goals are the priority, and our proactive management ensures your investments are in capable hands.



Navigating your income needs through expert management

A personalised and collaborative approach

The key advantage of the tailored service is having direct access to a dedicated portfolio manager to discuss your client's individual requirements, allowing a personalised approach to income withdrawal.

This partnership is pivotal in understanding the client's cash flow needs, as determined by you, the adviser. With this insight, the service can effectively manage the decumulation and cash withdrawal process.

Focused on outcomes

We focus on delivering outcome-oriented risk-adjusted returns. Our portfolio management team works diligently not only to maximise returns but to do so in line with your client's risk tolerance.

The tailored portfolios are benchmarked against long-term inflation targets. After all, it is about delivering real returns for clients which aligns well with your financial advice.

Ongoing management

Ensure sufficient cash flow with our proactive management approach. You determine how much should be held as a cash buffer, be it six months of expenditure, a year, or any duration that suits your client's needs. We actively monitor and adjust this liquidity reserve to ensure your client has steady access to capital, minimising the impact of market volatility.

Managing income in volatile markets

During a market downturn, liquidating portfolio assets to generate an income can result in realising losses and disposing of assets at reduced values. By leaving the 'growth' portfolio in place, and utilising the cash buffer element of the portfolio, we can wait for a recovery in the markets, meaning that we have not turned paper losses in the growth portfolio into real losses.

Our investment approach

Optimising asset allocation

Generating excellent risk-adjusted returns begins with making optimal asset allocation decisions. This is one of the most important aspects of the investment process and that is why we own our asset allocation process in-house, setting our core views on where we should be positioning portfolios over the next three to five years.

Globally unconstrained

We are globally unconstrained which means we are not bound by regional limitations or confined to specific asset classes. The tailored portfolio managers have the whole investment universe available to them. The portfolios are created using a blend of direct equities and bonds, active and passive collectives and investment trusts. Tailored is the most granular iteration of our investment process.

Long and short-term

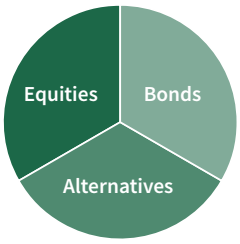
We distinguish between long and short-term decisions. Our long-term decisions are more fundamental in nature, while we also make shorter-term decisions to react to specific market events: trying to benefit from opportunities or taking action to try to avoid problems.



Three building blocks to meet differing client needs

Long-term growth

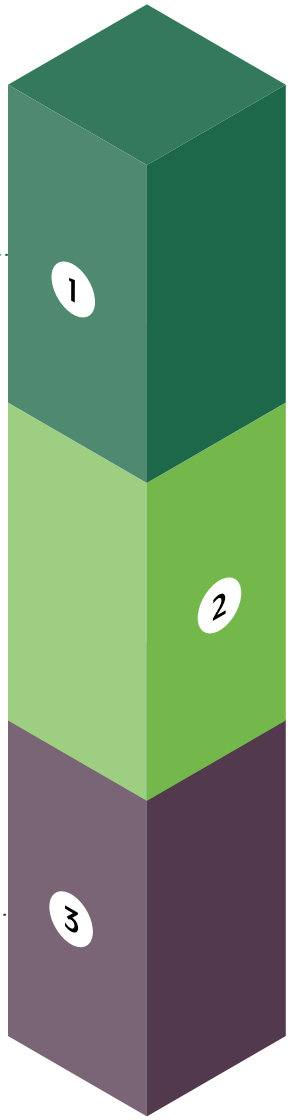
Eden Park Investment Management Tailored Portfolio



Allocate a portion* of your portfolio to one of our Tailored 'growth' portfolios which aims to preserve the purchasing power of your assets against the effects of inflation. Each portfolio targets a return above UK inflation, as measured by the Consumer Price Index.

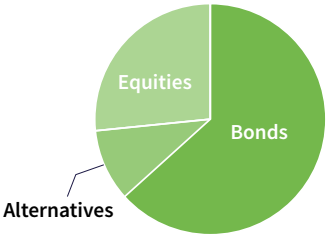
This is the longest-term portion of the portfolio and will have the highest weighting to stocks and shares, as well as other asset classes to maintain a well diversified portfolio.

The portfolio provides some income yield; however, the objective is for capital growth. Where income is required in addition to the income yield generated by the portfolio, this can be taken from the portfolio in a targeted and specific way, and used to top up the short-term money market fund.



Yield enhancer

Charles Stanley Monthly High Income fund**



The aim of this portion of the portfolio is to provide a consistent and reliable income yield, enhancing the overall income that is generated from the portfolio.

We look to generate income from investments in a broad range of asset classes, including a high weighting to asset classes such as fixed income, as well as a smaller allocation to high- quality equities.

This element of the portfolio is used to enhance the overall income yield generated by the portfolio, whilst also providing a lower risk portion of the portfolio compared to the tailored 'growth' portfolio.

Income distributions from this portion of the portfolio can be used to top up the short-term money market fund.

***£200,000 minimum investment in tailored growth portfolio.**

Short-term liquidity

Cash and third-party money-market funds

Maintaining an adequate cash buffer

This portion of the portfolio contains highly liquid, lower risk, money market funds.

With the recent rise of interest rates, coupled with the market ups and downs, cash savings accounts have risen in popularity.

This provides clients access to high quality institutional money-market funds, with high levels of diversification, and strong credit quality. Holding an allocation to money market funds ensures there is enough available cash in the portfolio to meet any withdrawals from the fund.

This portion of the portfolio is regularly topped up from the 'growth' and 'yield enhancer' portions of the portfolio to ensure the client always has cash available in a lower risk element of the portfolio to meet short term cash needs.

**Some Raymond James products and services are marketed under the Charles Stanley brand.

Three key features

Building block approach targeting: income generation, long-term growth, short-term liquidity

Targeted capital withdrawals to complement natural income

Personalised income management at no extra cost





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WWW.EDENPARKIM.CO.UK

01275 404 880

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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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Registered Office Ropemaker Place 25 Ropemaker Street London EC2Y 9LY.