

# 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.

September was the worst month since March 2020 for equity markets as they came to terms with the fact that the Federal Reserve really does plan to keep interest rates higher for longer.

The UK saw a significant dislocation in government debt markets, as investors sold gilts following a controversial 'mini budget' that aimed to concurrently cut taxes, support under-pressure consumers – and invest for economic growth. The proposals will cause UK government borrowing to increase substantially at a time interest rates are also rising – and the proposals temporarily propelled the pound to a new all-time low against the dollar. It then cascaded into a forced-selling environment in the UK pension industry. The Bank of England stepped in and is now once again buying UK gilts to support an orderly market.

One of the mini-budget measures – a plan to scrap the 45p rate of income tax for higher earners – has since been reversed. Chancellor Kwasi Kwarteng has also agreed to bring forward details of his debt-reduction plan before his main Budget statement on 23 November. This will provide the new UK government with an opportunity to reassure international investors of its fiscal responsibility.

Tackling inflation is now the number one priority globally and the impact on growth and asset prices of higher borrowing costs is now a secondary concern. Central banks around the world are almost universally hawkish. Higher interest rates globally are likely to dampen economic growth – with UK rates also expected to continue to rise into next year. However, the good news is that inflationary pressures now appear to be easing, with the peak in inflation likely to have passed in the US and price rises expected to moderate in many other developed markets before the end of the year.

## Performance %

Discrete Performance	Sept 21 - Sept 22	Sept 20 - Sept 21	Sept 19 - Sept 20	Sept 18 - Sept 19	Sept 17 - Sept 18	3 yr Volatility
<b>EPIM Cabot Balanced</b>	-9.0	11.7	0.7	6.0	5.9	9.7
<b>UK CPI + 2%*</b>	12.0	5.3	2.2	3.8	4.7	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
<b>EPIM Cabot Balanced</b>	-5.6	-2.2	-9.5	-9.0	2.4	14.9
<b>UK CPI + 2%*</b>	0.7	2.4	7.4	12.0	20.5	30.9

All data as at 30 September 2022

Source: APX and FE Analytics

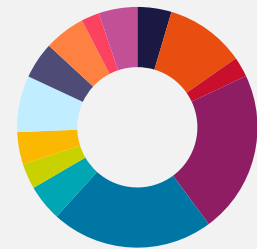
Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested.

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

## Key facts

<b>Inception Date</b>	30/09/2012
<b>Typical Growth / Defensive Split</b>	50:50
Annual Management Charge	0.20%
Total Ongoing Charges (of underlying funds)	0.19%
<b>Portfolio Total Ongoing Charge</b>	<b>0.39%</b>

## Asset Allocation



- Cash & Equivalent 4.6%
- Government Bond 10.7%
- Inflation Linked 2.7%
- Investment Grade Bond 21.9%
- North American Equities 21.8%
- UK Equities 4.9%
- European Equities 3.4%
- Japanese Equities 4.3%
- Asia Pacific ex-Japan Equities 7.6%
- Global Emerging Market Equities 4.9%
- Global/Thematic Equities 5.5%
- Property 2.4%
- Infrastructure 5.2%

## Top ten holdings

	%
Legal & General US Index C Inc	10.0
Fidelity Index US P Acc Hdg	7.9
Vanguard US Government Bond Index Inv GBP Hedged Inc	7.7
Vanguard UK Short Term Investment Grade Bond Acc	7.0
Vanguard Global Short Term Corp. Bond Index Inst. Plus Hdg Acc	6.5
Legal & General Short Dated GBP Corp Bond Index I Acc	5.4
Legal & General Global Infrastructure Index C Inc	5.2
Fidelity Index Emerging Markets P Acc	4.9
Legal & General Pacific Index C Acc	4.6
Fidelity MSCI Japan Index P Hedged GBP	4.3

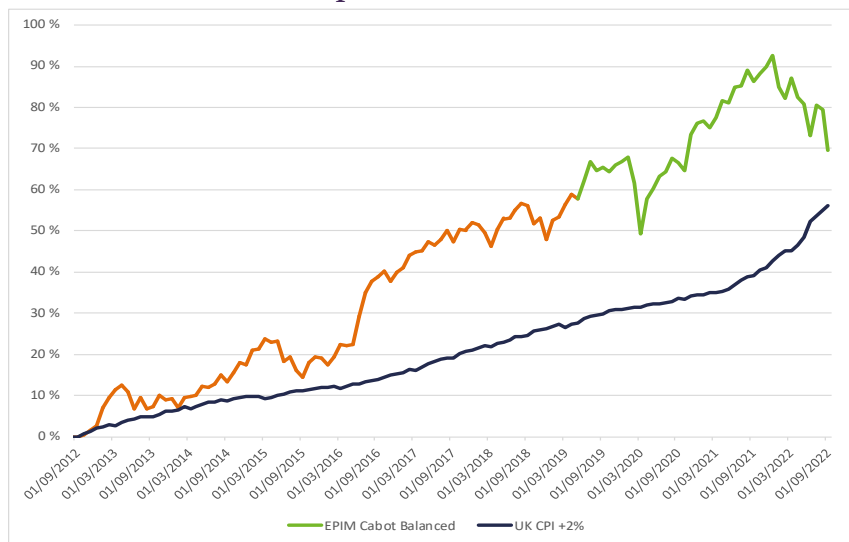
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## Investment Team

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 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.

## Sub Manager MPS Proposition Ratings

**MSCI**  
ESG RATINGS



CCC B BB BBB A AA AAA

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## 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

**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.