

# 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.

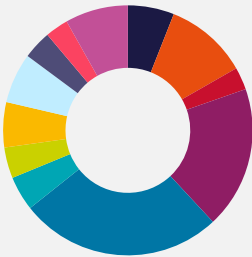
The investment objective for the EPIM Cabot Balanced Model Portfolio is to provide a long-term total return which is superior to inflation plus 2% returns. The performance of the model portfolio is not intended to track the rise (or fall) of any specific index.

## Key facts

<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)	0.12%
<b>Portfolio Total Ongoing Charge</b>	<b>0.32%</b>

Global markets navigated a delicate balance of easing inflation, cautious central bank shifts, and persistent geopolitical tensions in September. Equities posted solid gains, led by US indices as the Federal Reserve (Fed) delivered its first rate cut of the year and investor enthusiasm around artificial intelligence remained strong. Japan outperformed on robust corporate earnings and improved trade sentiment, while emerging markets rallied on a weaker dollar, supportive Chinese stimulus – and strengthening local currencies that reduced dollar-denominated debt repayments. Bond markets responded positively to the Fed’s 25-basis-point cut, with yields falling across the curve amid growing confidence in a broader easing cycle. The European Central Bank held rates at 2.15%, signalling a pause in its tightening path, while the Bank of England maintained its 4% rate, constrained by sticky inflation and wage growth. The Bank of Canada joined the Fed in easing, citing rising unemployment and softening data. In Europe, bond yields edged higher, reflecting fiscal concerns and political instability, particularly in France. Meanwhile, President Trump intensified his protectionist stance, announcing sweeping tariffs on pharmaceuticals, furniture and heavy trucks to spur domestic production. The most contentious measure – a 100% tariff on branded drug imports – sparked legal challenges but is expected to be partially mitigated by exemptions and supply chain adjustments. Commodity markets saw sharp divergences, with gold and copper surging while oil remained under pressure. Gold broke above \$3,700 per ounce, hitting an all-time high as investors sought safety amid heightened geopolitical tensions. Copper rallied to a 15-month high, driven by robust Chinese demand and supply disruptions at major mines, including Freeport-McMoRan’s Grasberg operation. Meanwhile, oil prices remained subdued, weighed down by concerns over global demand and rising supply from non-Opec+ producers. Overall, September was marked by cautious optimism, with markets pricing in slower growth ahead of the third-quarter earnings season, but welcoming signs of policy support and monetary flexibility.

## Asset Allocation



■ Cash & Equivalent 6.0%
■ Government Bond 10.7%
■ Inflation Linked 2.9%
■ Investment Grade Bond 18.4%
■ North American Equities 26.3%
■ UK Equities 4.5%
■ European Equities 4.0%
■ Japanese Equities 5.8%
■ Asia Pacific ex-Japan Equities 6.5%
■ Global Emerging Market Equities 3.7%
■ Property 3.0%
■ Infrastructure 8.2%

## Top ten holdings %

Fidelity Index US P Acc Hdg	11.8
Legal & General Global Infrastructure Index C Inc	8.2
Legal & General US Index C Inc	8.1
L&G Short Dated Corp Bond Index C Inc	7.5
Vanguard UK Short Term Investment Grade Bond Index	7.1
Fidelity US Index Fund Inc	6.4
BlackRock ICS Sterling Liquidity	5.0
Legal & General UK Index Trust C Inc	4.5
L&G European Index Trust Acc	4.0
Legal & General Japan Index C Inc	3.9

## Performance %

Discrete Performance	Sept 24 - Sept 25	Sept 23 - Sept 24	Sept 22 - Sept 23	Sept 21 - Sept 22	Sept 20 - Sept 21	3 yr Volatility
<b>EPIM Cabot Balanced</b>	9.2	14.8	7.2	-9.3	11.5	6.0
<b>UK CPI + 2%*</b>	6.0	4.3	9.0	12.3	4.0	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
<b>EPIM Cabot Balanced</b>	1.9	5.3	9.6	9.2	34.5	36.0
<b>UK CPI + 2%*</b>	0.2	1.1	3.7	6.0	20.5	40.7

All data as at 30 September 2025

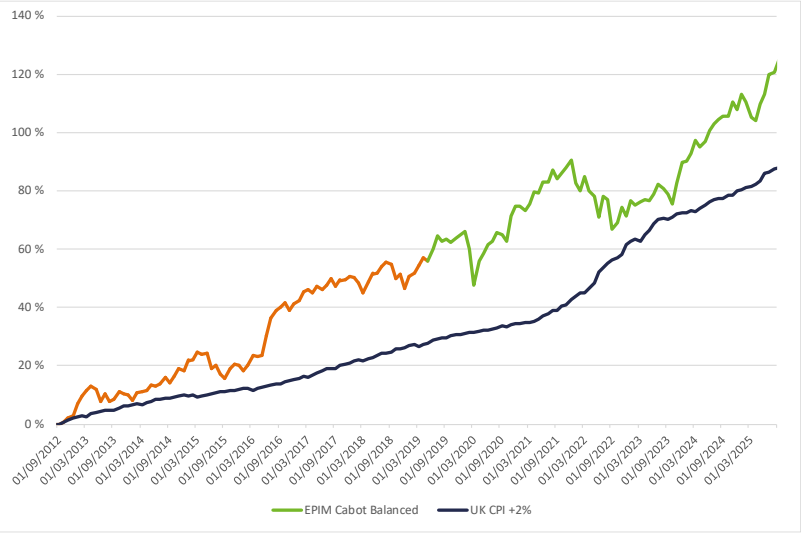
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. \*UK Consumer Price Inflation figures quoted with a 1-month lag.

# EPIM Cabot Balanced

## 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

MSCI

ESG RATINGS

CCC

B

BB

BBB

A

AA

AAA

A

defaqto

★★★★★

DFM MPS on Platform 2025

EXPERT RATED

defaqto

★★★★★

DFM MPS (Platform) Family 2025

EXPERT RATED

### FIND OUT MORE

01275 404 880  
[enquiries@edenparkim.co.uk](mailto:enquiries@edenparkim.co.uk)

Eden Park Investment Management Ltd  
The Pavilions  
Eden Park  
Ham Green  
Bristol  
BS20 0DD

### 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.