

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)	0.16%
Portfolio Total Ongoing Charge	0.36%

The FTSE 100 hit another new all-time high at the end of February, boosted by some solid earnings reports, a stronger dollar and takeover talk. However, US markets put in a more subdued performance as weakness in large technology stocks continued.

Major US technology shares are still dealing with the fallout of news that Chinese group DeepSeek had developed an artificial intelligence (AI) system cheaper than those developed in the West that it claimed is just as powerful. After AI companies saw their valuations swell in 2024 on optimism over prospects for the nascent technology, concerns mounted that businesses were overspending.

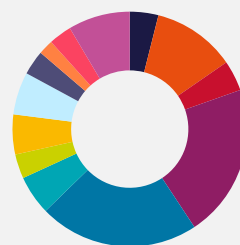
Equity markets have also been impacted by a note of caution over the pace of US interest rate cuts during 2025 following comments by senior Federal Reserve policymakers in December. The US central bank is now projecting just two interest rate cuts over 2025, as inflation has remained stubborn – and several of Mr Trump’s planned policies may contribute to inflation.

Donald Trump was inaugurated as US president in January after he won a majority in both chambers of Congress in the recent election. The president plans to raise tariffs of up to 25% on Mexican and Canadian goods from early March, as he targets illegal immigration and drug smuggling. President Trump has also vowed to impose additional 10% tariffs on Chinese goods on top of the 10% he already introduced.

Washington agreed to restart negotiations on a trade deal with the UK, Mr Trump said during a joint press conference with Sir Keir that a deal could happen “very quickly”. The situation for the European Union (EU) was very different, with friction between the European Union and the US increasing. Indeed, the US announced its plans to raise tariffs of 25% on goods made in the EU, which said it would respond in kind.

The fourth-quarter earnings season has been generally supportive for equity markets, but companies that issued disappointing guidance have been hit hard in valuation terms.

Asset Allocation



- Cash & Equivalent 3.9%
- Government Bond 11.4%
- Inflation Linked 4.2%
- Investment Grade Bond 21.1%
- North American Equities 22.0%
- UK Equities 5.4%
- European Equities 3.4%
- Japanese Equities 5.5%
- Asia Pacific ex-Japan Equities 5.9%
- Global Emerging Market Equities 3.4%
- Global/Thematic Equities 2.0%
- Property 3.2%
- Infrastructure 8.5%

Performance %

Discrete Performance	Feb 24 - Feb 25	Feb 23 - Feb 24	Feb 22 - Feb 23	Feb 21 - Feb 22	Feb 20 - Feb 21	3 yr Volatility
EPIM Cabot Balanced	9.2	10.2	-2.7	3.9	8.3	7.7
UK CPI + 2%*	4.7	6.0	12.7	7.5	2.7	-

Cumulative Performance	1m	3m	6m	1yr	3yr	5yr
EPIM Cabot Balanced	-1.2	0.1	3.0	9.2	17.0	31.6
UK CPI + 2%*	0.5	1.5	2.1	4.7	25.1	38.0

Top ten holdings %

Fidelity Index US P Acc Hdg	9.3
Legal & General Global Infrastructure Index C Inc	8.5
Vanguard UK Short Term Investment Grade Bond Index	8.1
L&G Short Dated Corp Bond Index C Inc	8.1
Legal & General US Index C Inc	7.6
L&G All Stocks Gilt Index Trust C Inc	5.4
Fidelity US Index Fund Inc	5.1
Vanguard Global Short Term Corp. Bond Index Inst. Plus Hdg Acc	5.0
Legal & General Global Inflation Linked Bond Index C Inc	4.2
Vanguard US Government Bond Index Inv GBP Hedged Inc	4.2

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All data as at 28 February 2025

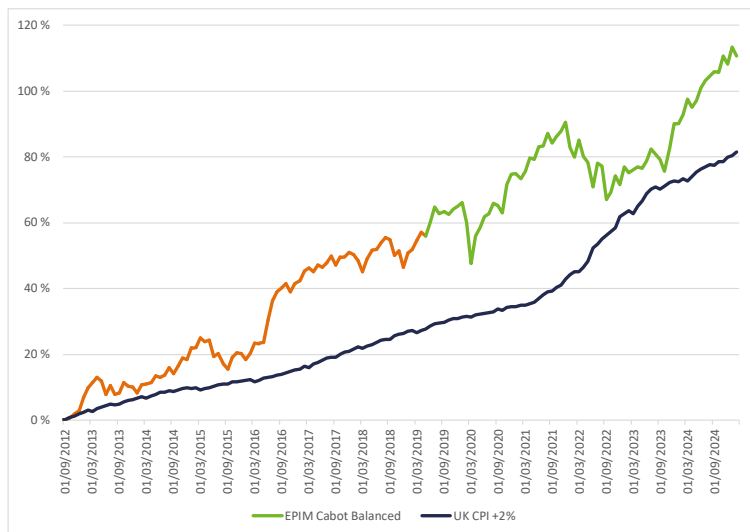
Source: Performance figures and ongoing charges are taken from FE Analytics. All holdings data is sourced from Bloomberg. Past performance is not a reliable guide to future performance. The performance is net of Eden Park Investment Management fees, with income reinvested. *UK Consumer Price Inflation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

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
- Onshore Bond

Minimum suggested Investment = £1,000
(subject to platform minimum requirements)

PLATFORMS

- Morgan Lloyd Invest
- SS&C Hubwise

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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.