

EPIM Brunel Balanced Portfolio Factsheet

Powered by:

As of 30/09/2024



Overview:

The portfolio is managed by Eden Park Investment Management supported by investment expertise from Hymans Robertson Investment Services LLP (HRIS). HRIS adopts a long-term strategic approach to asset allocation and has a robust and independent approach to fund selection.

The portfolio is usually rebalanced every 6 months, although more frequent changes and rebalances may occur if deemed necessary.

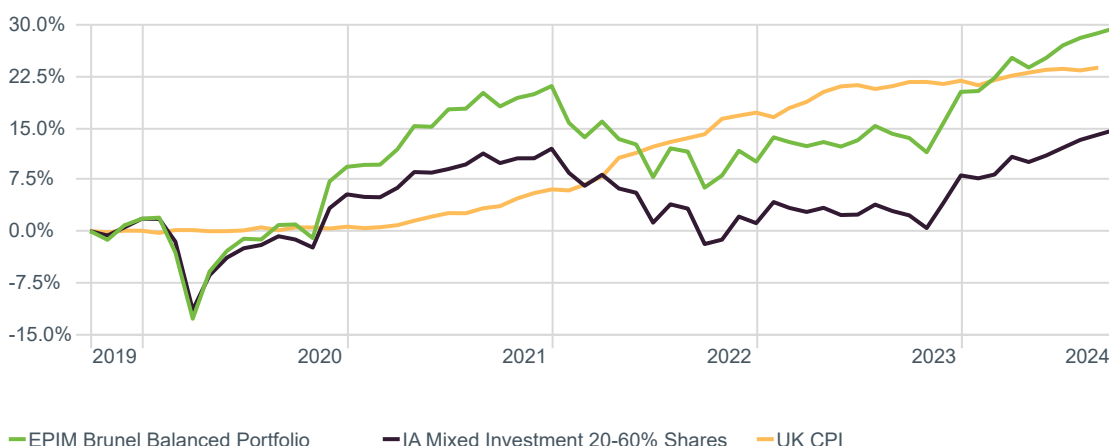
The portfolio is appropriate for retail and professional clients seeking to achieve growth and/or income. The model portfolio is not deemed appropriate for clients that have no ability to sustain a capital loss, are completely risk averse, have low or no financial resilience, are looking for guaranteed returns (or a guaranteed return of capital), have an investment time horizon of less than five years or wish to access the service on an execution only basis or a non-advised basis.

Portfolio Objective:

The objective is to achieve capital growth over the long-term. The portfolio will seek to achieve its objective through investing in a range of funds. The portfolio can invest up to 65% in equities. The portfolio is appropriate for clients that are seeking a balance between growth and capital preservation but accept that they might bear moderate capital losses over some periods of time.

Portfolio Returns

Time Period: 01/10/2019 to 30/09/2024



Performance Calculation:

Performance is as at the return date of the factsheet. Expressed in percentage terms, the performance is calculated by taking the change in monthly net asset values, reinvesting all income and capital-gains, and dividing by the starting net asset value. The total returns include fees and other costs taken out of fund assets, but exclude the DFM fee. (Including fees in the total returns will reduce the illustrated performance). Performance figures are shown in pound sterling. Performance may deviate by platform and deviate from performance provided by the platform.

Any performance shown prior to 3 July 2023 is based on the portfolio when it was managed by a different provider. All performance after 3 July 2023 is based on the asset allocation provided by HRIS. Performance data prior to 3 July 2023 provided by RBC Brewin Dolphin.

Cumulative Portfolio Returns

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
EPIM Brunel Balanced Portfolio	1.96	3.44	14.07	9.63	29.50	36.23
IA Mixed Investment 20-60% Shares	2.30	3.52	12.14	4.38	14.70	19.32

Market Commentary

The headline in the third quarter of 2024 is that the major developed market central banks have all now started to cut interest rates. Following the ECB cutting rates in June, the Bank of England cut rates by 0.25% to 5% in August and the US Federal Reserve followed by lowering its rates by 0.5% in September. With inflation seemingly under control, the decision by central banks to cut rates has in part been fuelled by economic growth concerns.

In the first week of August, weak US labour market and economic data points, coupled with a rally in Japanese yen, contributed to a short-term equity market sell off. However, global equity markets recovered, ending the quarter up 0.8% for UK investors. US equities, down 0.1%, underperformed global equities over the quarter, with this partially due to investors re-assessing the valuations placed on some of the large US technology companies. Emerging market equity was the strongest performing region over the quarter, returning 4.6%. This was driven by China's announcement of an expansive stimulus package in September which included cuts to its central bank policy rate and increased government funding for the Chinese stock market. UK equities also outperformed global equities, returning 2.3%, in a quarter that benefitted higher dividend and more value-oriented stocks.

Bond markets had a strong quarter, fuelled by the interest rate cuts announced by central banks. Global investment grade corporate bonds and high yield bonds were both up over the quarter, 4.2% and 4.1% respectively. UK gilts delivered a return of 2.3% over the quarter, boosted by the Bank of England's decision to cut base rates.

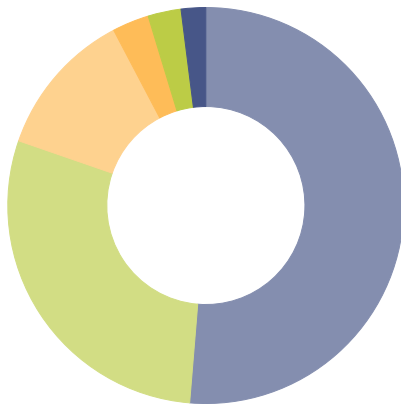
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Asset Allocation

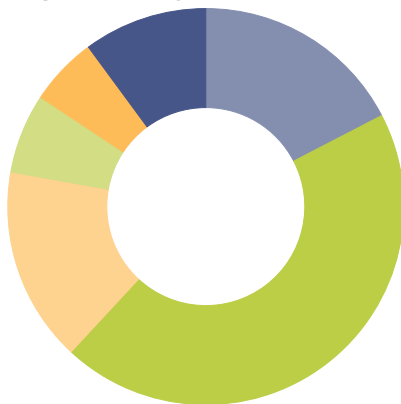


	%
Equity	51.30
Investment Grade Credit	29.00
Alternative Credit	12.00
Government Bonds	3.00
Liquid Real Assets	2.70
Cash	2.00
Total	100.00

Portfolio Holdings

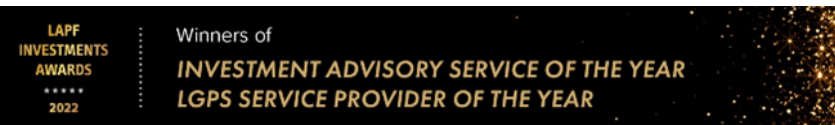
	Portfolio Weighting %
Vanguard Glb Corp Bd Idx £ H Acc	13.65
L&G Future World ESG Dev Idx C GBP Acc	8.10
Vanguard FTSE UK All Shr Idx Unit Tr£Acc	8.10
Schroder Sus Multi-Factor Eq I Acc GBP	5.40
Vanguard ESG Dev Wld All Cp Eq IdxUK£Acc	5.40
iShares Continen Eurp Eq Idx (UK) D Acc	4.86
M&G Emerging Markets Bond GBP I Acc	4.20
Vanguard UK Invm Grd Bd Idx £ Acc	4.20
Vanguard Glb S/T Bd Idx £ H Acc	3.92
Fidelity Index US P Acc	3.24
M&G Corporate Bond GBP I Acc	3.15
L&G All Stocks Gilt Index I Acc	3.00
Baillie Gifford Global Alpha Gr B Acc	2.70
Fidelity Emerg Mkts R Acc	2.70
L&G Global Infrastructure Index C Acc	2.70
Veritas Global Focus GBP Acc NAV	2.70
Capital Group GlobHilnc (LUX) Ph-GBP	2.40
L&G Short Dated £ Corporate Bd Idx C Acc	2.32
JPM Global High Yield Bond C Grs Acc	2.16
PIMCO GIS Glb Hi Yld Bd Instl GBP H Acc	2.04
BlackRock ICS Sterling Liq Premier Acc	2.00
MI TwentyFour AM Monument Bond L Acc	1.76
iShares Japan Equity Index (UK) D Acc	1.62
iShares Pacific ex Jpn Eq Idx (UK) D Acc	1.62
L&G Future Wld Clmt Chg Eq Fct Idx C Acc	1.62
L&G Global Emerging Markets Index C Acc	1.62
Vanguard Glb Small-Cp Idx £ Acc	1.62
MI TwentyFour AM Dynamic Bond I Acc	1.20

Regional Equity Split



	%
UK	17.40
North America	44.50
Developed Europe ex UK	15.90
Japan	6.50
Asia Pacific ex Japan	5.60
Emerging Markets	10.10
Total	100.00

Hymans Robertson LLP Awards



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Disclosures, caveats and limitations

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Performance will vary between individuals invested in the model based on, but not limited to, the platform used and the timing of any cashflows. Inception date refers to the first time which the model portfolio was made available on a platform. Platform inception dates will vary. OCF and transaction costs shown are estimates and may vary depending on the platform used and could change over time. You should confirm these and any other charges with your Financial Advisor.

The value of investments, and income from them, may fall as well as rise and you may get back less than you invested. Past performance is not an indicator of future performance.

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