

Advantages of the Cantab OEIC - A Class

Advantages

1. Provides a new structure for holding the successful Cantab model portfolios
2. Provides a tax efficient wrapper for portfolio management with no capital gains tax ('CGT') on transactions within the OEIC
3. Provides exposure to Cantab's best ideas with discretionary management by Cantab's investment team
4. No VAT is chargeable on the discretionary management fees
5. Management fees are tax deductible within the OEIC
6. No CGT on death means that CGT can be obviated

Example

Example shows net income is increased by 48.4% by using the OEIC.

£5,000,000 invested in a General Investment Account:

	Segregated	OEIC
	£	£
Dividend income at 2%	100,000	100,000
Investment Management fee at 0.5%		-25,000
Net dividend credited to investor	100,000	75,000
Tax at additional rate of 39.35%	-39,350	-29,513
Post tax retained	60,650	45,488
Adviser charge at 0.5% + VAT	-30,000	0
Net retained amount	30,650	45,488



Cantab offers clients a holistic service

Cantab Asset Management provides comprehensive financial planning and wealth management services to a range of clients. We provide clients with a fully integrated approach seeking to cover all areas of their financial situation.

For Institutional Clients, this will typically include a mixture of asset allocation, performance analysis and investment management advice, but may include individual stock selection and discretionary portfolio management. Areas of specialisation include:

- Investment advice and wealth management
- Asset allocation
- Income projections
- ESG investments
- Liability driven investments
- Consolidated reporting and benchmarking
- Portfolios to meet different objectives

For Private Clients, this will typically include a mixture of pensions, tax and investment management advice, but may include estate planning, trusts and charitable giving. Areas of specialisation include:

- Comprehensive Financial Planning
- Investment advice and wealth management
- Retirement planning and pensions
- Estate and trust planning
- Taking benefits
- Cashflow planning

Cantab's portfolios are available as segregated portfolios or within the VT Cantab Open Ended Investment Company (OEIC).

Risk Warnings This document has been prepared based on our understanding of current UK law and HM Revenue and Customs practice as at 1 April 2024, both of which may be the subject of change in the future. The opinions expressed herein are those of Cantab Asset Management Ltd and should not be construed as investment advice. Cantab Asset Management Ltd is authorised and regulated by the Financial Conduct Authority.

As with all equity-based and bond-based investments, the value and the income therefrom can fall as well as rise and you may not get back all the money that you invested. The value of overseas securities will be influenced by the exchange rate used to convert these to sterling. Investments in stocks and shares should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future.

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