

Cantab Managed Portfolio Performance Comparison for Intermediaries

Q4 2023

Portfolio	1 Year	3 Years	5 Years
Cantab Defensive	3.6%	-2.0%	20.3%
Cantab Cautious	3.1%	-2.2%	25.6%
Cantab Moderate	2.0%	-4.7%	25.8%
Cantab Balanced	2.0%	-5.5%	26.6%
Cantab Adventurous	1.9%	-4.0%	31.9%
Cantab Investment Trust Portfolio	1.4%	-13.1%	17.9%
MSCI PIMFA Conservative	7.9%	1.9%	18.5%
MSCI PIMFA Income	9.1%	10.2%	29.4%
MSCI PIMFA Balanced	10.1%	13.9%	34.9%
MSCI PIMFA Growth	11.4%	21.3%	46.6%
ARC Sterling Balanced	6.0%	3.6%	20.8%
ARC Sterling Steady Growth	7.3%	6.1%	27.6%
ARC Sterling Equity Risk	8.1%	7.6%	34.4%
IA Mixed Investment (40-85%) Shares	8.1%	7.9%	31.5%

Source: Cantab Asset Management; FE Analytics; data as of 31 December 2023

NB

- (i) Model performance is based on re-balancing portfolios at the start of each month.
- (ii) The Cantab Investment Trust Portfolio model performance is based on re-balancing once per quarter.
- (iii) Performance is calculated on a total return basis.
- (iv) All results are shown net of the 0.36% Cantab fee and no VAT is charged.



History

The name and history trace back to Cambridge. Our views and experience are international.

Cantab is an investment management firm with a track record of more than thirty years. We have considerable expertise and understanding of investment strategy, asset allocation, fund selection and stock analysis. Our investment committee is made up of experts from different disciplines. This depth of knowledge is made available to all clients through our investment research team.

Our investment performance speaks for itself. Cantab's Discretionary Fund Management gives Intermediaries access to the service via the VT Cantab funds, on a bespoke basis or through our Managed Portfolio Service.

Cantab works with Intermediaries to assist in achieving investment objectives.

What We Offer

Cantab offers two core services to Intermediaries, releasing time to focus on client relationships and financial planning.

Open Ended Investment Company Funds (OEIC):

Cantab have unitised the two most common portfolios for clients, the VT Cantab Moderate and VT Cantab Balanced funds. The funds are suitable for clients with an attitude to risk somewhere near the middle of the risk spectrum. These funds are also appropriate for larger clients who want to mitigate CGT liabilities in a General Investment Account.

Managed Portfolio Service (MPS): Where clients prefer to have a segregated portfolio, Cantab offers the MPS. Portfolios are brought in line with Cantab models at the click of a button. We have a series of risk-rated portfolios which are used in line with the client's attitude to risk.

Intermediaries can use the Cantab Discretionary Service in a range of wrappers, including Self Invested Personal Pensions, ISAs, offshore and onshore bonds.

Cantab use a range of indices to compare portfolio performance, many of which are considered industry standards.

Platforms:

Platforms available for the MPS service include Aviva, Novia, Standard Life and Transact. This list is growing and can be extended if you predominantly use another platform. Platforms provide online access so clients and Intermediaries can view their holdings whenever they choose.

Platform	OEIC	MPS
AJ Bell	✓	✓
AEGON ARC	✓	✓
M&G Wealth		✓
Aviva	✓	✓
Canada Life	✓	
Fidelity	✓	
Hargreaves Lansdown	✓	
Novia	✓	✓
Pershing	✓	
Quilter International	✓	
Quilter	✓	✓
abrdn Elevate	✓	
abrdn Wrap	✓	✓
Transact	✓	✓

Risk Warnings This document has been prepared based on our understanding of current UK law and HM Revenue and Customs practice as at 1 January 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. It is important to note that in selecting ESG investments, a screening out process has taken place which eliminates many investments potentially providing good financial returns. By reducing the universe of possible investments, the investment performance of ESG portfolios might be less than that potentially produced by selecting from the larger unscreened universe.

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