

## Cantab Service Description

### What is the Financial Advice and Investment Management Service (the Service) provided by Cantab Asset Management Limited (Cantab)?

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- a) Clients will receive bespoke financial planning and investment management advice from a Cantab Client Team led by a Chartered financial professional
- b) Investment decisions are implemented directly by Cantab under the Discretionary Service mandate or on agreement with each client under the Advisory Service.
- c) Each client portfolio is bespoke meaning the client can benefit, where appropriate, from the full range of retail asset classes such as equities, gilts and corporate bonds either within collective structures or as segregated holdings or both, whilst still being able to hold any 'cherished investments' within their personalised portfolio.
- d) Ongoing monitoring and management of a client's portfolio is provided, with reference to the financial goals agreed as part of the advice process.
- e) Face-to-face review meetings with the Client Team are held, if required.
- f) Administrative reporting and regular client friendly communications are provided.

### What is the Target Market?

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The Service is compatible with investors:

- i. who want an investment professional to manage their investments;
- ii. who are direct clients of Cantab;
- iii. who are Retail or Professional clients;
- iv. who have basic knowledge or better of investment markets;
- v. who can remain invested ideally for at least five years;
- vi. whose expected financial returns will not be excessively impacted by this service's minimum charges and any other distribution charges in total (investment management fees, platform fees and adviser charges);
- vii. who can afford to be exposed to market movements in investment values and potential losses over the term of investment and who do not require guaranteed returns;
- viii. who may have a range of investment objectives – including capital growth, an income requirement or a balance of the two, and wish to match these with a professionally managed investment strategy;
- ix. who, where they have sustainability objectives, can meet these where agreed with the Investment Manager; and
- x. who require their investment to be held in one or more of the standard wrapper types associated with investment platforms. The Service is compatible with clients who wish to invest through general investment accounts, stocks and shares ISAs, SIPP's and onshore/ offshore bonds. For information on other account types, please ask your usual Cantab contact.



## Negative Target Market

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The Service is potentially incompatible with investors:

- i. who prefer to manage their own investments;
- ii. who are unlikely or unable to remain invested for five years as a minimum;
- iii. who require capital protection or guarantees underpinning their investment;
- iv. who have specific ESG or ethical preferences that the Investment Manager cannot meet; or
- v. whose portfolio is of a size that would be adversely impacted by the service's minimum charges.

## Clients with vulnerability characteristics

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The Service is compatible with clients who have vulnerability characteristics. Please contact the Client Team to discuss further how best Cantab can provide support and make any reasonable adjustments required.

## Fair value

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In accordance with the Consumer Duty, Cantab has undertaken a detailed value assessment of the Service and has determined that it represents fair value. This will be reviewed on a regular basis as part of Cantab's internal governance procedures.

**Risk Warnings** This document has been prepared based on our understanding of current UK law and HM Revenue and Customs practice as at 25 June 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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**cantabam.com**

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