

## Cantab Fund Features - A Class

Cantab Asset Management has set up an actively managed, UCITS V authorised multi-manager Open-Ended Investment Company ('OEIC') to provide collective access to the Cantab investment process and research capabilities. As independent advisers, Cantab reviews the whole of the market in the selection of funds for the 'Moderate' and 'Balanced' portfolios within the OEIC.

### Active Management

In volatile market conditions, investment opportunities exist if you know where to look and what to look for. They can, however, be time consuming to identify and execute. Cantab takes on the hard work of fund selection by continuously researching, selecting and monitoring funds for the portfolio.

### Tax efficiency

Trading undertaken within the fund does not constitute a capital gains tax ('CGT') event for fund shareholders. Therefore, investment decisions are unconstrained by tax considerations. The fund manager can focus on enhancing investment performance alone.

Upon eventual encashment of shares in the OEIC, a CGT liability may arise for individuals and taxable entities. This liability will be a function of the growth in value of the holding since it was purchased, the amount invested and the investor's tax banding. Change of ownership may give rise to a CGT event (other than transfer to spouse), including to a trust. All dividends from the OEIC are liable to tax at the investor's marginal rate.

Clients receive the benefit of active Investment Management but without incurring VAT that arises on Discretionary Investment Management fees.

### Transparency and Trust

Daily liquidity and fund pricing allow investors ease of access and accurate valuations. The fund structure is regulated by the Financial Conduct Authority.

Fund	Class	Type	ISIN	SEDOL	Bloomberg Ticker
VT Cantab Moderate	A	Accumulation	GB00BG210G87	BG210G8	VTCTMAA LN
VT Cantab Moderate	A	Income	GB00BG210F70	BG210F7	VTCTMAI LN
VT Cantab Balanced	A	Accumulation	GB00BG211431	BG21143	VTCTBAA LN
VT Cantab Balanced	A	Income	GB00BG211324	BG21132	VTCTBAI LN



## 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
- Cash flow planning

Cantab's portfolios are available as segregated portfolios or within the VT Cantab Open Ended Investment Company (OEIC). Cantab has c. £1bn in assets under management.

**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 2023, 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. Tax treatment depends on your individual circumstances and may be subject to change in the future.

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