

# Cantab 'Defensive' ESG Portfolio

Factsheet - July 2025  
All data as at 30 June 2025



## Portfolio Objective

Defensive portfolios are mainly invested in loans to governments and larger companies but may include some holdings in UK and overseas equities. Typical long-term asset allocation of 35% equities, 65% in assets such as fixed interest, property and alternatives.

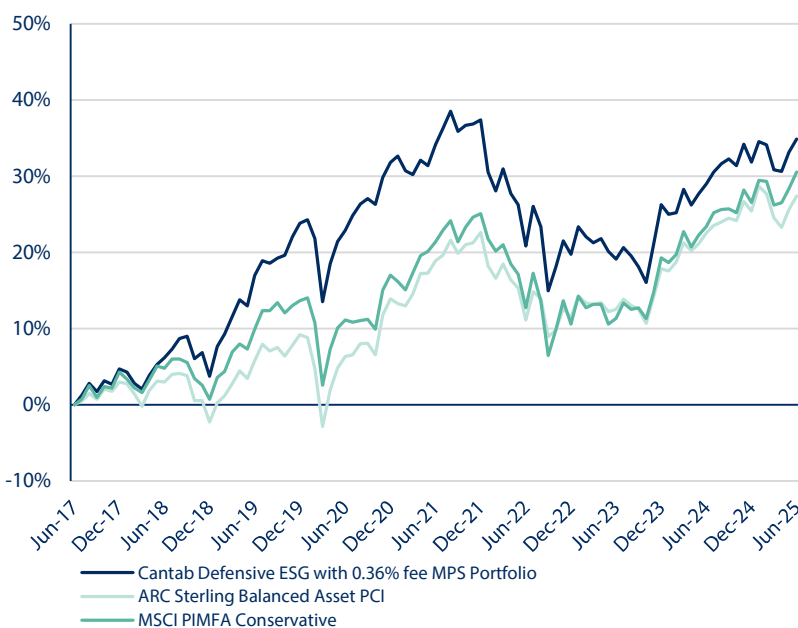
## Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Cantab 'Defensive' ESG <sup>1</sup>	4.6	11.6	9.8	-
MSCI PIMFA Conservative	5.8	15.9	17.5	54.5
ARC Sterling Balanced Asset <sup>2</sup>	3.9	14.6	19.8	43.1

## Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017*
Cantab 'Defensive' ESG <sup>1</sup>	2.3	4.4	5.4	-12.8	4.2	6.4	19.4	-0.9	4.7
MSCI PIMFA Conservative	3.2	6.1	7.9	-11.6	6.9	3.0	12.9	-3.4	4.3
ARC Sterling Balanced Asset <sup>2</sup>	1.6	6.4	5.8	-9.1	7.6	4.3	11.7	-5.1	3.0

## Performance Since Inception



\*Performance from 30/06/2017 to 31/12/2017.

<sup>1</sup> All data before the launch date of 23/01/20 is back-tested data and does not represent actual performance of the model.

<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.

## Fund Information

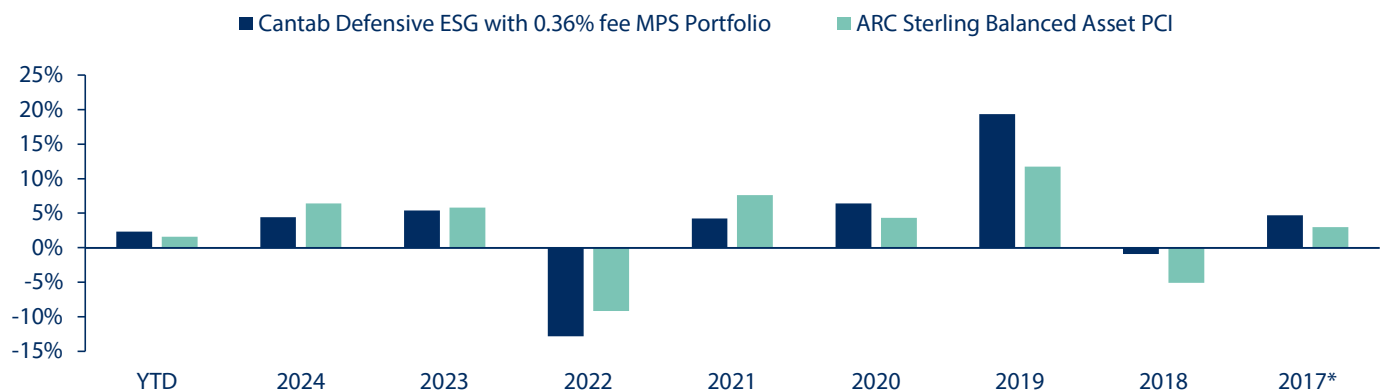
<b>Launch Date</b>	23 January 2020
<b>Benchmarks</b>	MSCI PIMFA Conservative ARC Sterling Balanced Asset Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Quilter, Scottish Widows and Transact
<b>Platforms</b>	
<b>Annual Yield</b>	3.64% (historic)
<b>Annual Volatility</b>	8.12% (since inception)
<b>Charges</b>	Cantab charge 0.36% (no VAT) Average fund fee/OCF 0.42% Relevant platform charge
<b>Currency</b>	£ GBP

## Investment Team

**Canaccord** Canaccord Chief Investment  
WEALTH Office

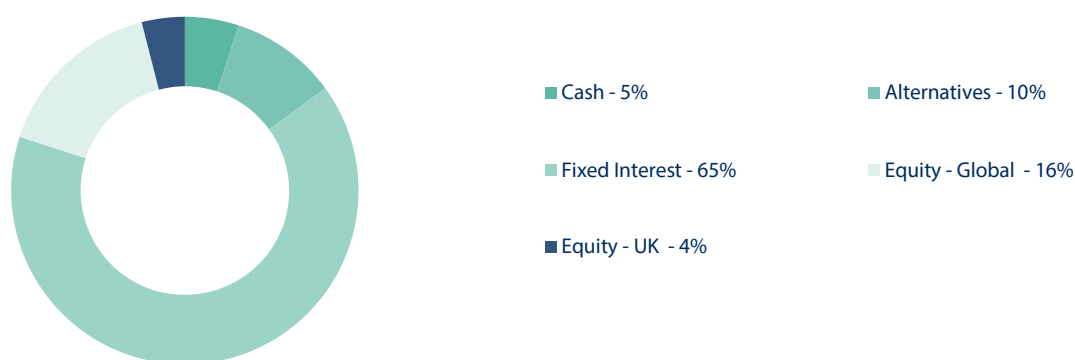
This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.





Data from FE Analytics

## Asset Allocation



## Important Information

Risks: 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 rate of exchange which is used to convert these to sterling. This should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future. Please be aware that if you decide to cancel, and in the meantime the value of your investment has fallen, you may not receive back the full amount you invested. While recommended investment transactions remain pending, investment markets may rise or fall so there is potential for loss of income or growth. Further, if you cancel your application during a cooling off period, you will receive back the lesser of your application amount and its market value.

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages (www.msci.com).

ESG Performance Warning: 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.

Where a new fund is not immediately available on a platform, a switch will be made as soon as it is. On platforms where switches cannot be made, a rebalance will be made on the first of the month following the addition of the fund to the platform.

**cantabam.com**

Cantab Asset Management Ltd  
50 Station Road, Cambridge CB1 2JH  
01223 52 2000  
advice@cantabam.com

88 Wood Street, London EC2V 7QR  
020 3651 0570  
advice@cantabam.com

# Cantab 'Cautious' ESG Portfolio

Factsheet - July 2025  
All data as at 30 June 2025



## Portfolio Objective

Cautious portfolios include holdings in UK and overseas equities, together with loans to governments and larger companies. Typical long-term asset allocation of 40% equities, 60% in assets such as fixed interest, property and alternatives.

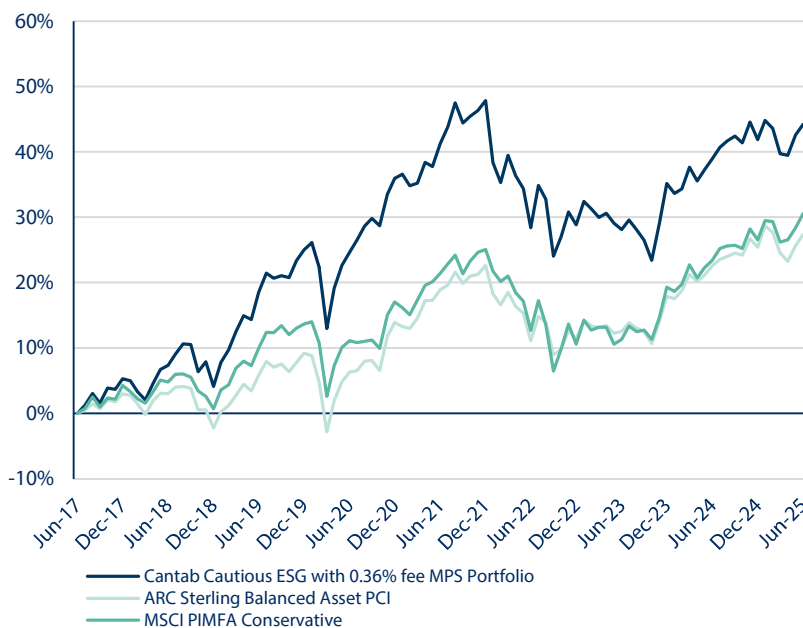
## Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Cantab 'Cautious' ESG <sup>1</sup>	3.8	12.3	15.7	-
MSCI PIMFA Conservative	5.8	15.9	17.5	54.5
ARC Sterling Balanced Asset <sup>2</sup>	3.9	14.6	19.8	43.1

## Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017*
Cantab 'Cautious' ESG <sup>1</sup>	1.7	5.0	4.9	-12.9	8.8	8.7	20.1	-1.1	5.3
MSCI PIMFA Conservative	3.2	6.1	7.9	-11.6	6.9	3.0	12.9	-3.4	4.3
ARC Sterling Balanced Asset <sup>2</sup>	1.6	6.4	5.8	-9.1	7.6	4.3	11.7	-5.1	3.0

## Performance Since Inception



\*Performance from 30/06/2017 to 31/12/2017.

<sup>1</sup> All data before the launch date of 23/01/20 is back-tested data and does not represent actual performance of the model.

<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.

## Fund Information

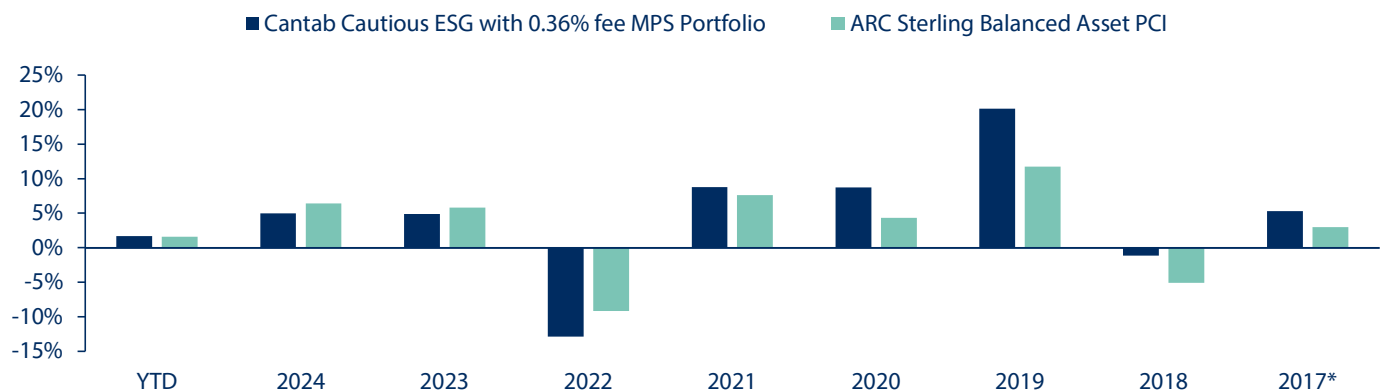
<b>Launch Date</b>	23 January 2020
<b>Benchmarks</b>	MSCI PIMFA Conservative ARC Sterling Balanced Asset Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Quilter, Scottish Widows and Transact
<b>Platforms</b>	
<b>Annual Yield</b>	2.96% (historic)
<b>Annual Volatility</b>	9.05% (since inception)
<b>Charges</b>	Cantab charge 0.36% (no VAT) Average fund fee/OCF 0.48% Relevant platform charge
<b>Currency</b>	£ GBP

## Investment Team

**Canaccord** Canaccord Chief Investment  
WEALTH Office

This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.





Data from FE Analytics

## Asset Allocation



## Important Information

Risks: 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 rate of exchange which is used to convert these to sterling. This should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future. Please be aware that if you decide to cancel, and in the meantime the value of your investment has fallen, you may not receive back the full amount you invested. While recommended investment transactions remain pending, investment markets may rise or fall so there is potential for loss of income or growth. Further, if you cancel your application during a cooling off period, you will receive back the lesser of your application amount and its market value.

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages (www.msci.com).

ESG Performance Warning: 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.

Where a new fund is not immediately available on a platform, a switch will be made as soon as it is. On platforms where switches cannot be made, a rebalance will be made on the first of the month following the addition of the fund to the platform.

**cantabam.com**

Cantab Asset Management Ltd  
50 Station Road, Cambridge CB1 2JH  
01223 52 2000  
advice@cantabam.com

88 Wood Street, London EC2V 7QR  
020 3651 0570  
advice@cantabam.com

# Cantab 'Moderate' ESG Portfolio

Factsheet - July 2025  
All data as at 30 June 2025



## Portfolio Objective

Moderate portfolios include a substantial holding in UK and overseas equities, in addition to a significant proportion of loans to governments and companies. Typical long-term asset allocation of 50% equities, 50% in assets such as fixed interest, property and alternatives.

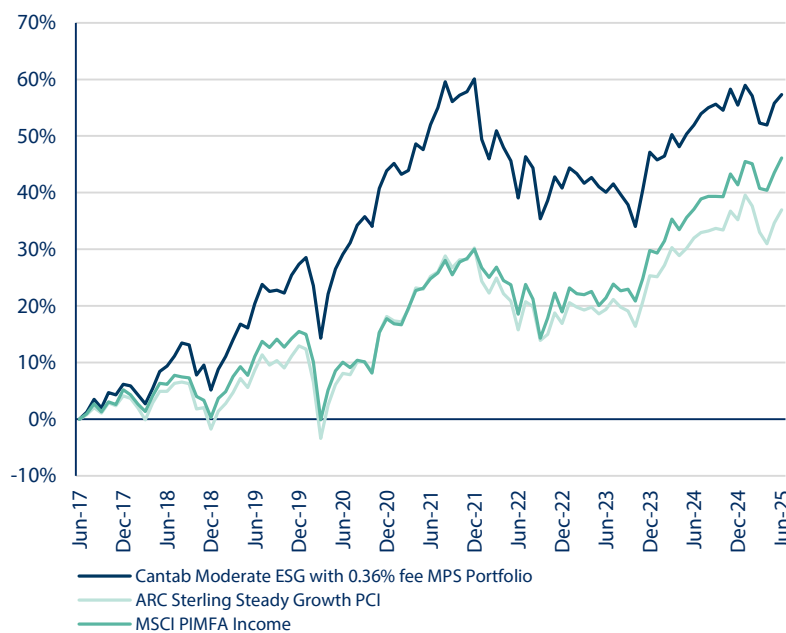
## Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Cantab 'Moderate' ESG <sup>1</sup>	3.5	13.1	21.9	-
MSCI PIMFA Income	6.6	23.3	32.8	75.6
ARC Sterling Steady Growth <sup>2</sup>	3.8	18.3	26.7	60.6

## Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017*
Cantab 'Moderate' ESG <sup>1</sup>	1.2	5.6	4.5	-12.1	11.3	12.9	21.1	-0.9	6.1
MSCI PIMFA Income	3.4	9.0	9.1	-8.5	10.4	1.9	15.1	-4.6	5.2
ARC Sterling Steady Growth <sup>2</sup>	1.3	7.9	7.2	-10.2	10.2	4.6	15.0	-5.6	4.1

## Performance Since Inception



\*Performance from 30/06/2017 to 31/12/2017.

<sup>1</sup> All data before the launch date of 23/01/20 is back-tested data and does not represent actual performance of the model.

<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.

## Fund Information

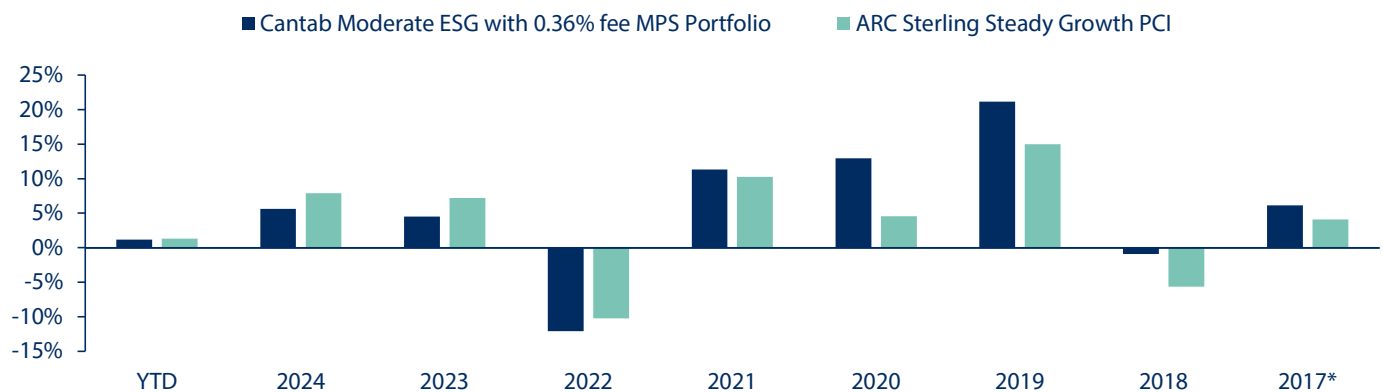
<b>Launch Date</b>	23 January 2020
<b>Benchmarks</b>	MSCI PIMFA Income ARC Sterling Steady Growth Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Quilter, Scottish Widows and Transact
<b>Platforms</b>	
<b>Annual Yield</b>	2.50% (historic)
<b>Annual Volatility</b>	9.69% (since inception)
<b>Charges</b>	Cantab charge 0.36% (no VAT) Average fund fee/OCF 0.52% Relevant platform charge
<b>Currency</b>	£ GBP

## Investment Team

**Canaccord** Canaccord Chief Investment  
WEALTH Office

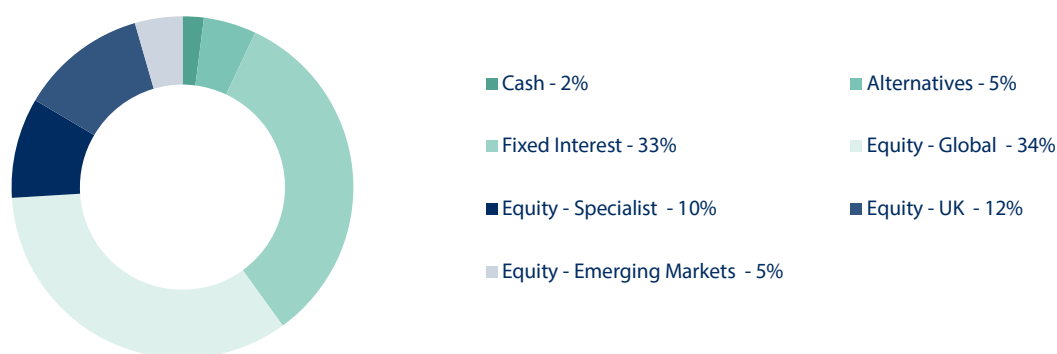
This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.





Data from FE Analytics

## Asset Allocation



## Important Information

Risks: 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 rate of exchange which is used to convert these to sterling. This should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future. Please be aware that if you decide to cancel, and in the meantime the value of your investment has fallen, you may not receive back the full amount you invested. While recommended investment transactions remain pending, investment markets may rise or fall so there is potential for loss of income or growth. Further, if you cancel your application during a cooling off period, you will receive back the lesser of your application amount and its market value.

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages (www.msci.com).

ESG Performance Warning: 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.

Where a new fund is not immediately available on a platform, a switch will be made as soon as it is. On platforms where switches cannot be made, a rebalance will be made on the first of the month following the addition of the fund to the platform.

**cantabam.com**

Cantab Asset Management Ltd  
50 Station Road, Cambridge CB1 2JH  
01223 52 2000  
advice@cantabam.com

88 Wood Street, London EC2V 7QR  
020 3651 0570  
advice@cantabam.com

# Cantab 'Balanced' ESG Portfolio

Factsheet - July 2025  
All data as at 30 June 2025



## Portfolio Objective

Balanced portfolios typically contain exposure to major overseas markets, with some exposure to the shares of companies in higher risk developing countries and emerging markets. Typical long-term asset allocation of 60% equities, 40% in assets such as fixed interest, property and alternatives.

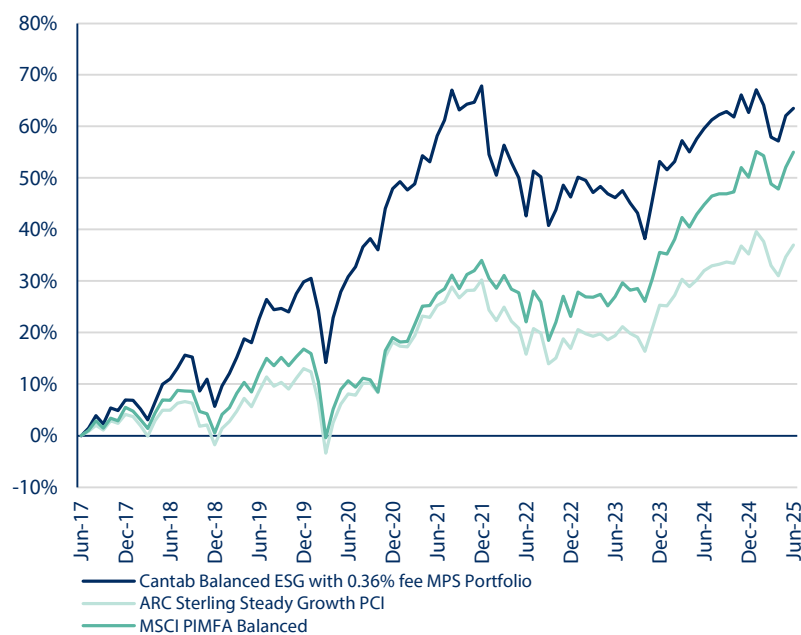
## Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Cantab 'Balanced' ESG <sup>1</sup>	2.5	14.7	25.0	-
MSCI PIMFA Balanced	7.0	26.9	40.1	90.1
ARC Sterling Steady Growth <sup>2</sup>	3.8	18.3	26.7	60.6

## Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017*
Cantab 'Balanced' ESG <sup>1</sup>	0.5	6.2	4.7	-12.9	13.5	13.9	22.9	-1.1	6.9
MSCI PIMFA Balanced	3.2	10.7	10.1	-8.1	12.5	1.9	16.2	-4.8	5.5
ARC Sterling Steady Growth <sup>2</sup>	1.3	7.9	7.2	-10.2	10.2	4.6	15.0	-5.6	4.1

## Performance Since Inception



\*Performance from 30/06/2017 to 31/12/2017.

<sup>1</sup> All data before the launch date of 23/01/20 is back-tested data and does not represent actual performance of the model.

<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.

## Fund Information

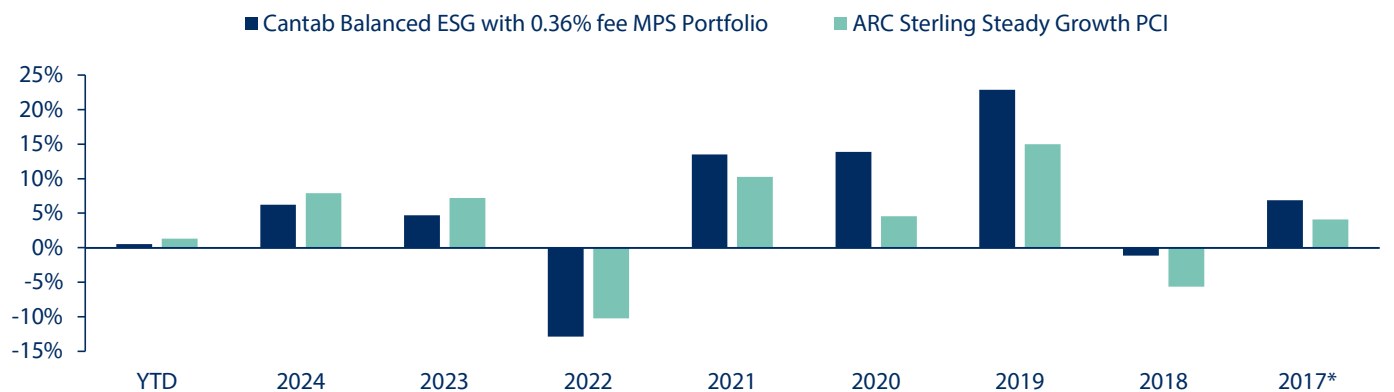
<b>Launch Date</b>	23 January 2020
<b>Benchmarks</b>	MSCI PIMFA Balanced ARC Sterling Steady Growth Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Quilter, Scottish Widows and Transact
<b>Platforms</b>	
<b>Annual Yield</b>	2.01% (historic)
<b>Annual Volatility</b>	10.87% (since inception)
<b>Charges</b>	Cantab charge 0.36% (no VAT) Average fund fee/OCF 0.52% Relevant platform charge
<b>Currency</b>	£ GBP

## Investment Team

**Canaccord WEALTH** Canaccord Chief Investment Office

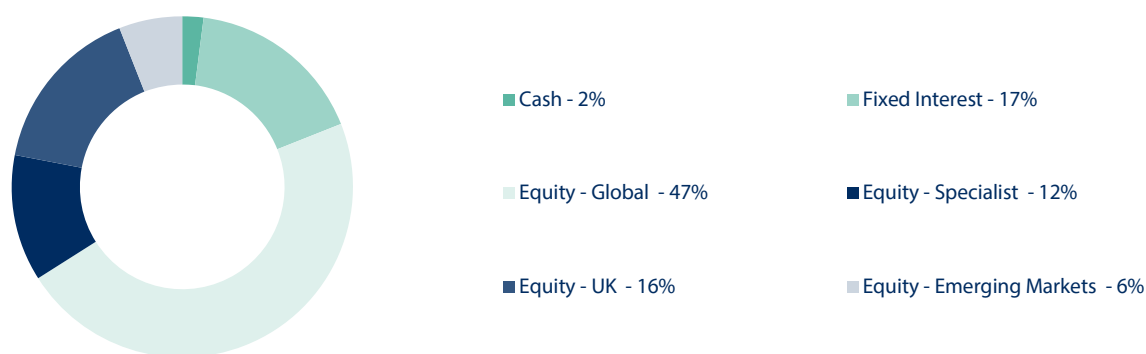
This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.





Data from FE Analytics

## Asset Allocation



## Important Information

Risks: 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 rate of exchange which is used to convert these to sterling. This should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future. Please be aware that if you decide to cancel, and in the meantime the value of your investment has fallen, you may not receive back the full amount you invested. While recommended investment transactions remain pending, investment markets may rise or fall so there is potential for loss of income or growth. Further, if you cancel your application during a cooling off period, you will receive back the lesser of your application amount and its market value.

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages (www.msci.com).

ESG Performance Warning: 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.

Where a new fund is not immediately available on a platform, a switch will be made as soon as it is. On platforms where switches cannot be made, a rebalance will be made on the first of the month following the addition of the fund to the platform.

**cantabam.com**

Cantab Asset Management Ltd  
50 Station Road, Cambridge CB1 2JH  
01223 52 2000  
advice@cantabam.com

88 Wood Street, London EC2V 7QR  
020 3651 0570  
advice@cantabam.com



# Cantab 'Adventurous' ESG Portfolio

Factsheet - July 2025  
All data as at 30 June 2025



## Portfolio Objective

Adventurous portfolios typically contain a substantial exposure to major overseas markets, with some exposure to the shares of companies in higher risk developing countries and emerging markets. Typical long-term asset allocation of 75% equities, 25% in assets such as fixed interest, property and alternatives.

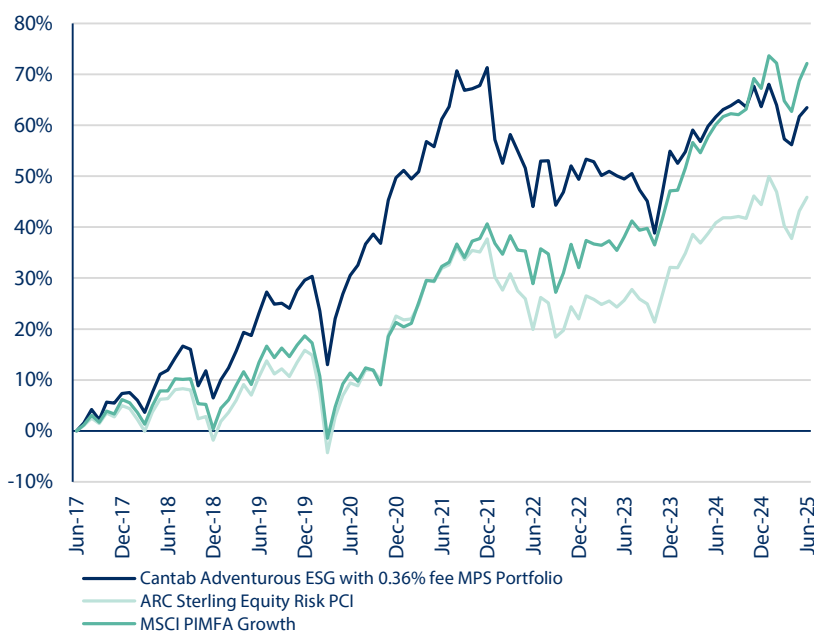
## Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Cantab 'Adventurous' ESG <sup>1</sup>	1.1	13.5	25.2	-
MSCI PIMFA Growth	7.5	33.5	54.6	115.7
ARC Sterling Equity Risk <sup>2</sup>	3.6	21.7	33.3	75.8

## Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017*
Cantab 'Adventurous' ESG <sup>1</sup>	-0.1	5.7	3.7	-12.8	14.5	15.5	21.8	-0.8	7.3
MSCI PIMFA Growth	2.9	13.7	11.4	-6.1	15.9	2.2	18.2	-5.5	6.2
ARC Sterling Equity Risk <sup>2</sup>	1.0	9.3	8.3	-11.4	12.3	5.8	18.0	-6.5	4.9

## Performance Since Inception



\*Performance from 30/06/2017 to 31/12/2017.

<sup>1</sup> All data before the launch date of 23/01/20 is back-tested data and does not represent actual performance of the model.

<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.

## Fund Information

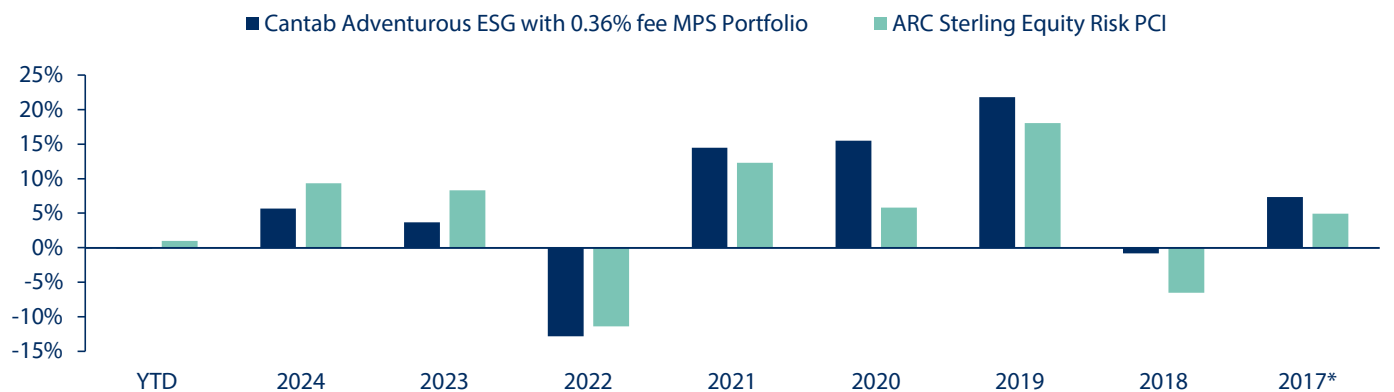
<b>Launch Date</b>	23 January 2020
<b>Benchmarks</b>	MSCI PIMFA Growth ARC Sterling Equity Risk Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Quilter, Scottish Widows and Transact
<b>Platforms</b>	
<b>Annual Yield</b>	1.61% (historic)
<b>Annual Volatility</b>	11.40% (since inception)
<b>Charges</b>	Cantab charge 0.36% (no VAT) Average fund fee/OCF 0.59% Relevant platform charge
<b>Currency</b>	£ GBP

## Investment Team

**Canaccord WEALTH** Canaccord Chief Investment Office

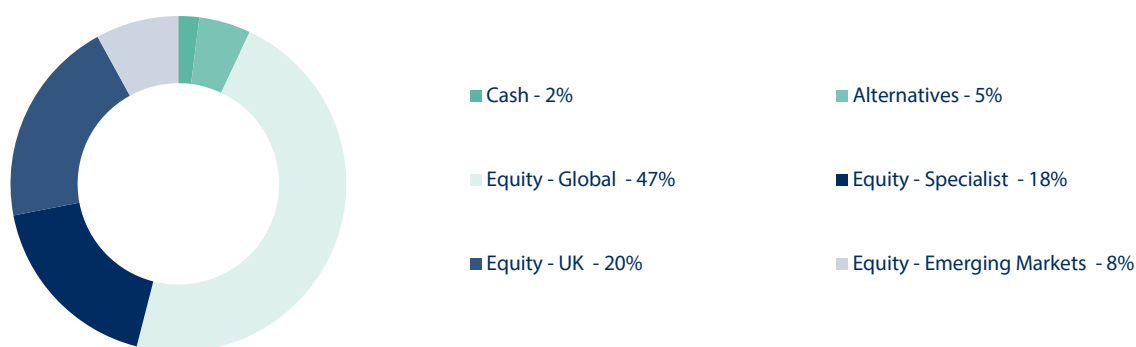
This document is intended to aid a wider discussion between clients and their investment and/or financial adviser about this investment portfolio. It is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments, address the financial situations or needs of any specific investor nor is it deemed to be a form of advice to invest in this portfolio. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment and/or financial adviser.





Data from FE Analytics

## Asset Allocation



## Important Information

Risks: 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 rate of exchange which is used to convert these to sterling. This should therefore be viewed as a medium to long-term investment. Past performance is not a guide to the future. Please be aware that if you decide to cancel, and in the meantime the value of your investment has fallen, you may not receive back the full amount you invested. While recommended investment transactions remain pending, investment markets may rise or fall so there is potential for loss of income or growth. Further, if you cancel your application during a cooling off period, you will receive back the lesser of your application amount and its market value.

The MSCI information may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used as a basis for or a component of any financial instruments or products or indices. None of the MSCI information is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Historical data and analysis should not be taken as an indication or guarantee of any future performance analysis, forecast or prediction. The MSCI information is provided on an "as is" basis and the user of this information assumes the entire risk of any use made of this information. MSCI, each of its affiliates and each other person involved in or related to compiling, computing or creating any MSCI information (collectively, the "MSCI parties") expressly disclaims all warranties (including, without limitation, any warranties of originality, accuracy, completeness, timeliness, non-infringement, merchantability and fitness for a particular purpose) with respect to this information. Without limiting any of the foregoing, in no event shall any MSCI party have any liability for any direct, indirect, special, incidental, punitive, consequential (including, without limitation, lost profits) or any other damages (www.msci.com).

ESG Performance Warning: 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.

Where a new fund is not immediately available on a platform, a switch will be made as soon as it is. On platforms where switches cannot be made, a rebalance will be made on the first of the month following the addition of the fund to the platform.

**cantabam.com**

Cantab Asset Management Ltd  
50 Station Road, Cambridge CB1 2JH  
01223 52 2000  
advice@cantabam.com

88 Wood Street, London EC2V 7QR  
020 3651 0570  
advice@cantabam.com