

# Cantab 'Defensive' ESG Portfolio

Factsheet - May 2023  
All data as at 30 April 2023

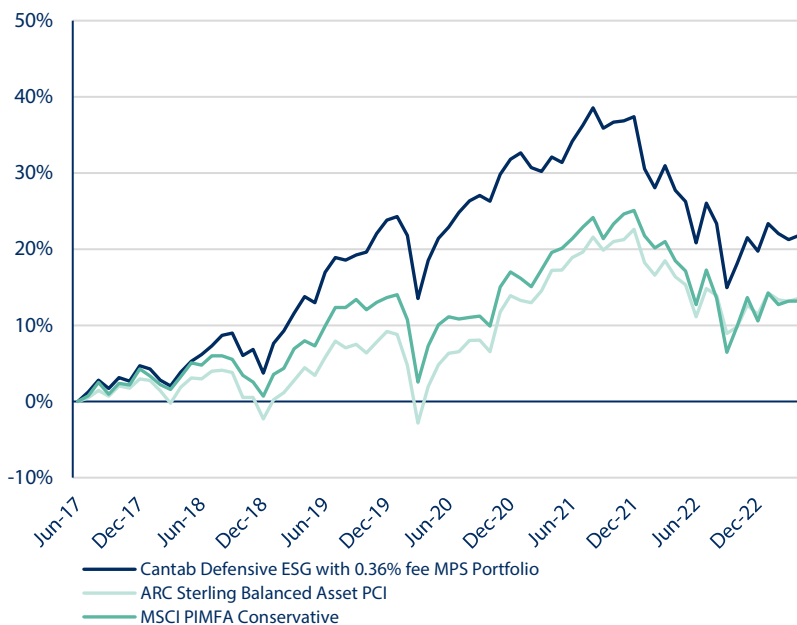


## Portfolio Objective

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>      | -4.7 | 2.8  | 17.3 | -    |
| MSCI PIMFA Conservative                  | -4.5 | 5.5  | 9.6  | 48.0 |
| ARC Sterling Balanced Asset <sup>2</sup> | -2.4 | 11.4 | 11.5 | 38.9 |



## Discrete Performance (%)

|  | YTD | 2022  | 2021 | 2020 | 2019 | 2018 | 2017* |
|--|-----|-------|------|------|------|------|-------|
| Cantab 'Defensive' ESG <sup>1</sup>      | 1.7 | -12.8 | 4.2  | 6.4  | 19.4 | -0.9 | 4.7   |
| MSCI PIMFA Conservative                  | 2.4 | -11.6 | 6.9  | 3.0  | 12.9 | -3.4 | 4.3   |
| ARC Sterling Balanced Asset <sup>2</sup> | 2.0 | -9.1  | 7.6  | 4.3  | 11.7 | -5.1 | 3.0   |

\*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<br>ARC Sterling Balanced Asset<br>Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Novia, Quilter and Transact |
| <b>Platforms</b>            |  |
| <b>Annual Yield</b>         | 2.23% (historic)   |
| <b>Annual Volatility</b>    | 7.77% (since inception)  |
| <b>Charges</b>              | Cantab charge 0.36% (no VAT)<br>Average fund fee/OCF 0.75%<br>Relevant platform charge   |
| <b>Rebalancing Strategy</b> | Monthly rebalancing 0.50% tolerance per holding (platform-permitting)  |
| <b>Currency</b>             | £ GBP  |

## Investment Team



**David Saunderson**  
Chief Executive

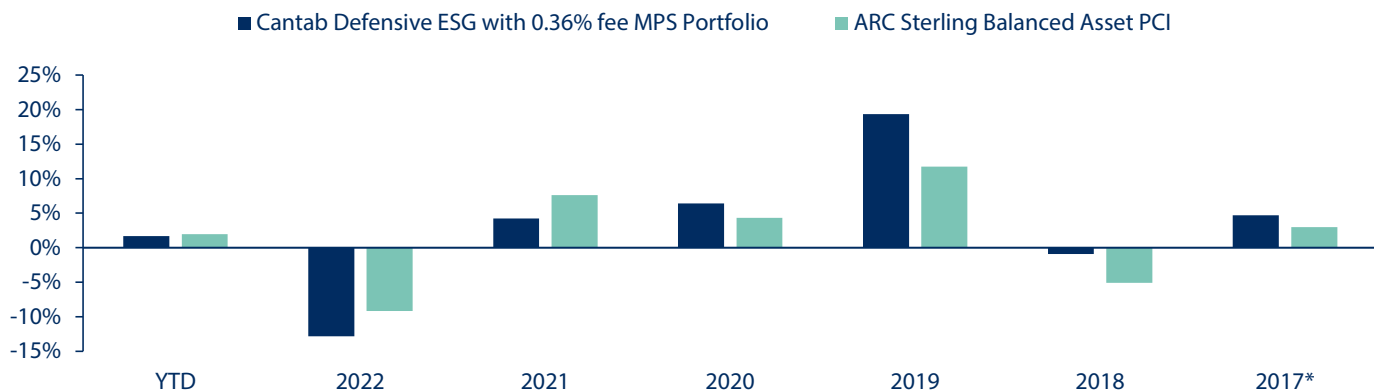


**Dr Jeremy Davis**  
Managing Director



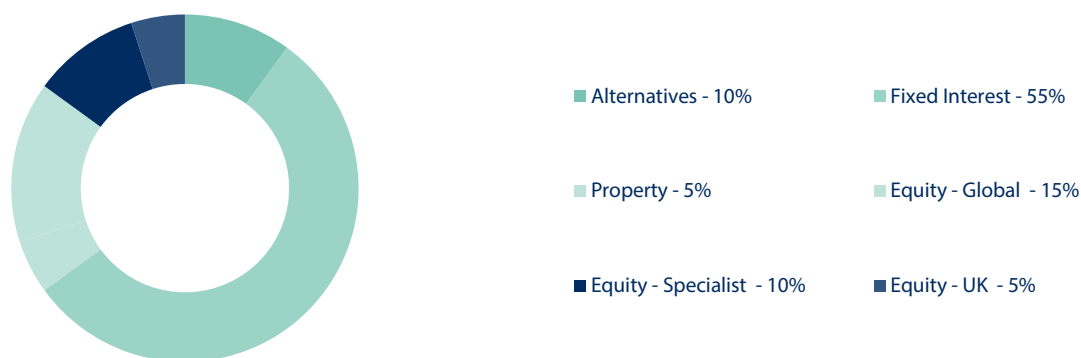
**Leah Bramwell CFA**  
Chief Investment Officer





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.

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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.

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# Cantab 'Cautious' ESG Portfolio

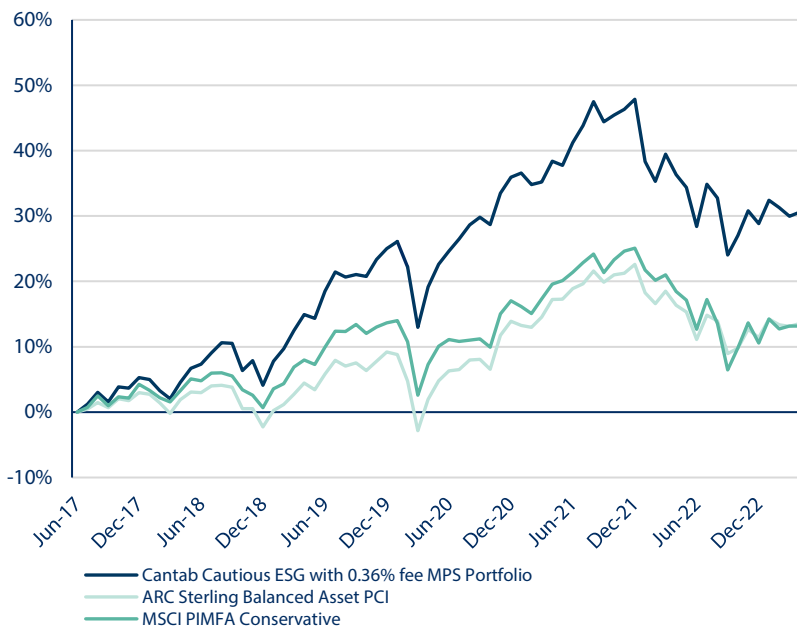
Factsheet - May 2023  
All data as at 30 April 2023

## 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>       | -4.2 | 9.6  | 24.9 | -    |
| MSCI PIMFA Conservative                  | -4.5 | 5.5  | 9.6  | 48.0 |
| ARC Sterling Balanced Asset <sup>2</sup> | -2.4 | 11.4 | 11.5 | 38.9 |



## Discrete Performance (%)

|  | YTD | 2022  | 2021 | 2020 | 2019 | 2018 | 2017* |
|--|-----|-------|------|------|------|------|-------|
| Cantab 'Cautious' ESG <sup>1</sup>       | 1.4 | -12.9 | 8.8  | 8.7  | 20.1 | -1.1 | 5.3   |
| MSCI PIMFA Conservative                  | 2.4 | -11.6 | 6.9  | 3.0  | 12.9 | -3.4 | 4.3   |
| ARC Sterling Balanced Asset <sup>2</sup> | 2.0 | -9.1  | 7.6  | 4.3  | 11.7 | -5.1 | 3.0   |

\*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<br>ARC Sterling Balanced Asset<br>Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Novia, Quilter and Transact |
| <b>Platforms</b>            |  |
| <b>Annual Yield</b>         | 2.10% (historic)   |
| <b>Annual Volatility</b>    | 8.82% (since inception)  |
| <b>Charges</b>              | Cantab charge 0.36% (no VAT)<br>Average fund fee/OCF 0.80%<br>Relevant platform charge   |
| <b>Rebalancing Strategy</b> | Monthly rebalancing 0.50% tolerance per holding (platform-permitting)  |
| <b>Currency</b>             | £ GBP  |

## Investment Team



**David Saunderson**  
Chief Executive

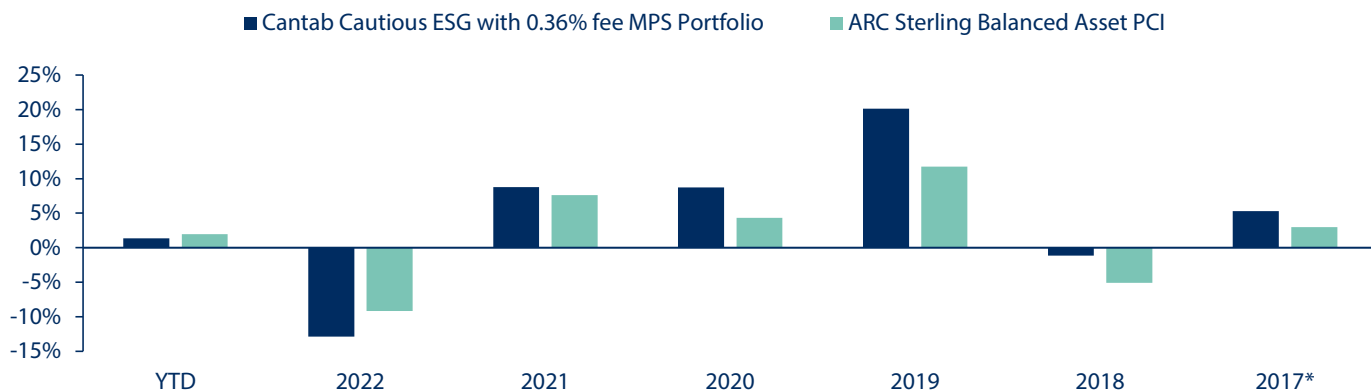


**Dr Jeremy Davis**  
Managing Director



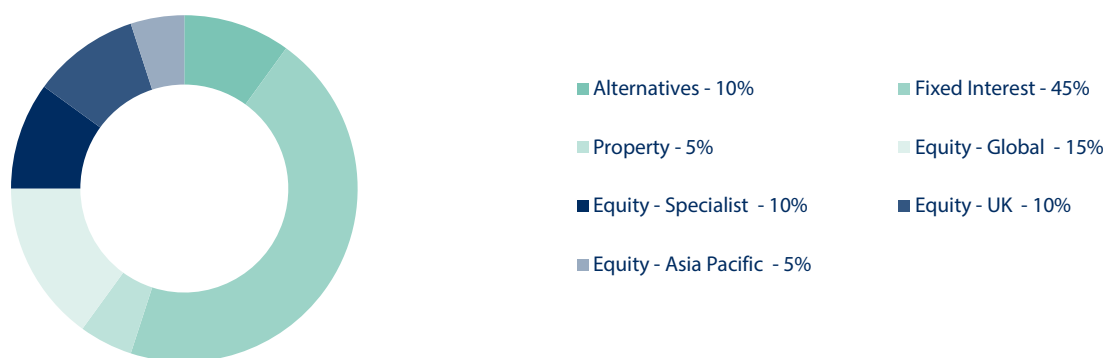
**Leah Bramwell CFA**  
Chief Investment Officer





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.

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# Cantab 'Moderate' ESG Portfolio

Factsheet - May 2023  
All data as at 30 April 2023

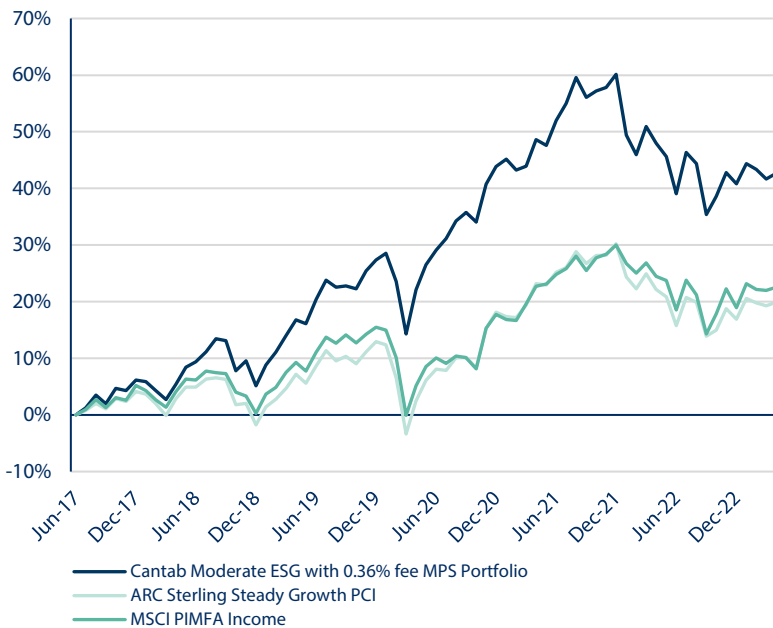


## Portfolio Objective

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>      | -3.6 | 16.9 | 35.3 | -    |
| MSCI PIMFA Income                       | -1.5 | 16.5 | 17.7 | 64.1 |
| ARC Sterling Steady Growth <sup>2</sup> | -1.9 | 17.0 | 16.5 | 56.1 |



## Fund Information

|                             |   |
|-----------------------------|---|
| <b>Launch Date</b>          | 23 January 2020   |
| <b>Benchmarks</b>           | MSCI PIMFA Income<br>ARC Sterling Steady Growth<br>Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Novia, Quilter and Transact |
| <b>Platforms</b>            |   |
| <b>Annual Yield</b>         | 1.83% (historic)  |
| <b>Annual Volatility</b>    | 9.60% (since inception)   |
| <b>Charges</b>              | Cantab charge 0.36% (no VAT)<br>Average fund fee/OCF 0.82%<br>Relevant platform charge  |
| <b>Rebalancing Strategy</b> | Monthly rebalancing 0.50% tolerance per holding (platform-permitting)   |
| <b>Currency</b>             | £ GBP   |

## Investment Team



**David Saunderson**  
Chief Executive



**Dr Jeremy Davis**  
Managing Director



**Leah Bramwell CFA**  
Chief Investment Officer

## Discrete Performance (%)

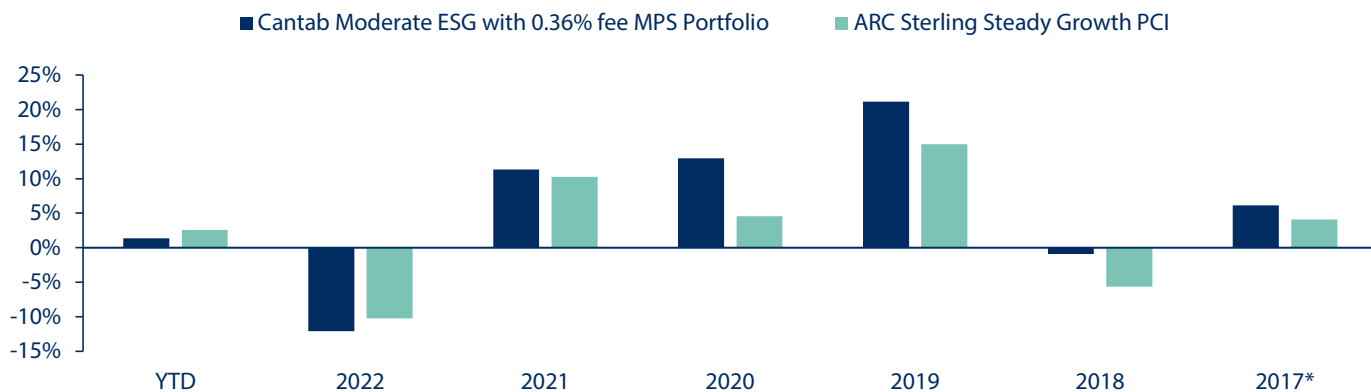
|   | YTD | 2022  | 2021 | 2020 | 2019 | 2018 | 2017* |
|---|-----|-------|------|------|------|------|-------|
| Cantab 'Moderate' ESG <sup>1</sup>      | 1.4 | -12.1 | 11.3 | 12.9 | 21.1 | -0.9 | 6.1   |
| MSCI PIMFA Income                       | 3.0 | -8.5  | 10.4 | 1.9  | 15.1 | -4.6 | 5.2   |
| ARC Sterling Steady Growth <sup>2</sup> | 2.6 | -10.2 | 10.2 | 4.6  | 15.0 | -5.6 | 4.1   |

\*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.

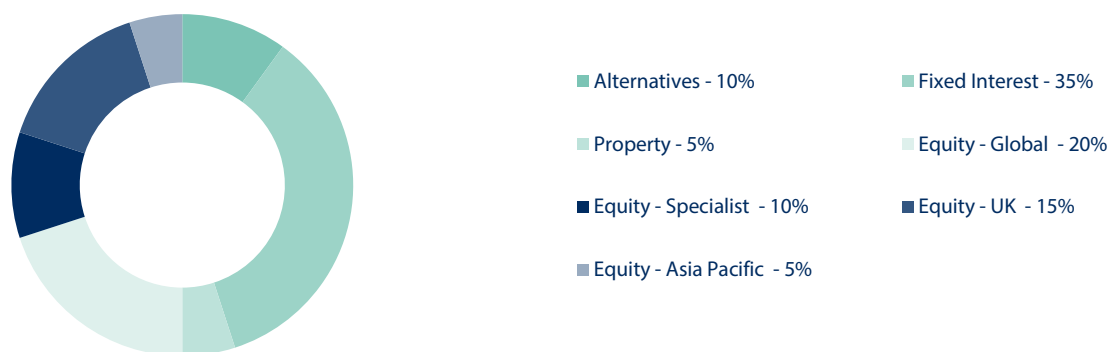
<sup>2</sup> ARC data for the most recent month is based on estimates and is subject to change.





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.

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# Cantab 'Balanced' ESG Portfolio

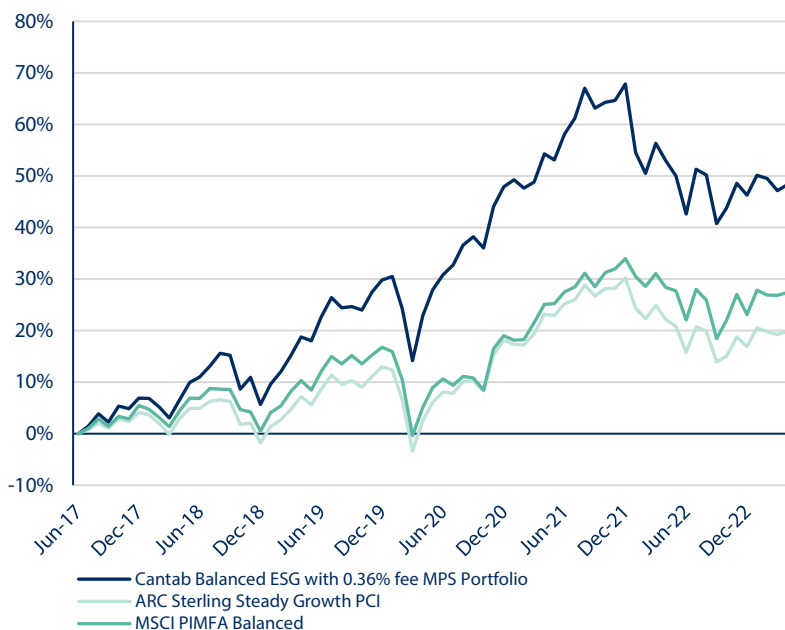
Factsheet - May 2023  
All data as at 30 April 2023

## 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>      | -3.0 | 20.8 | 39.3 | -    |
| MSCI PIMFA Balanced                     | -0.8 | 21.2 | 22.1 | 77.3 |
| ARC Sterling Steady Growth <sup>2</sup> | -1.9 | 17.0 | 16.5 | 56.1 |



## Discrete Performance (%)

|   | YTD | 2022  | 2021 | 2020 | 2019 | 2018 | 2017* |
|---|-----|-------|------|------|------|------|-------|
| Cantab 'Balanced' ESG <sup>1</sup>      | 1.4 | -12.9 | 13.5 | 13.9 | 22.9 | -1.1 | 6.9   |
| MSCI PIMFA Balanced                     | 3.5 | -8.1  | 12.5 | 1.9  | 16.2 | -4.8 | 5.5   |
| ARC Sterling Steady Growth <sup>2</sup> | 2.6 | -10.2 | 10.2 | 4.6  | 15.0 | -5.6 | 4.1   |

\*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<br>ARC Sterling Steady Growth<br>Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Novia, Quilter and Transact |
| <b>Platforms</b>            |   |
| <b>Annual Yield</b>         | 1.71% (historic)  |
| <b>Annual Volatility</b>    | 10.81% (since inception)  |
| <b>Charges</b>              | Cantab charge 0.36% (no VAT)<br>Average fund fee/OCF 0.88%<br>Relevant platform charge  |
| <b>Rebalancing Strategy</b> | Monthly rebalancing 0.50% tolerance per holding (platform-permitting)   |
| <b>Currency</b>             | £ GBP   |

## Investment Team



**David Saunderson**  
Chief Executive

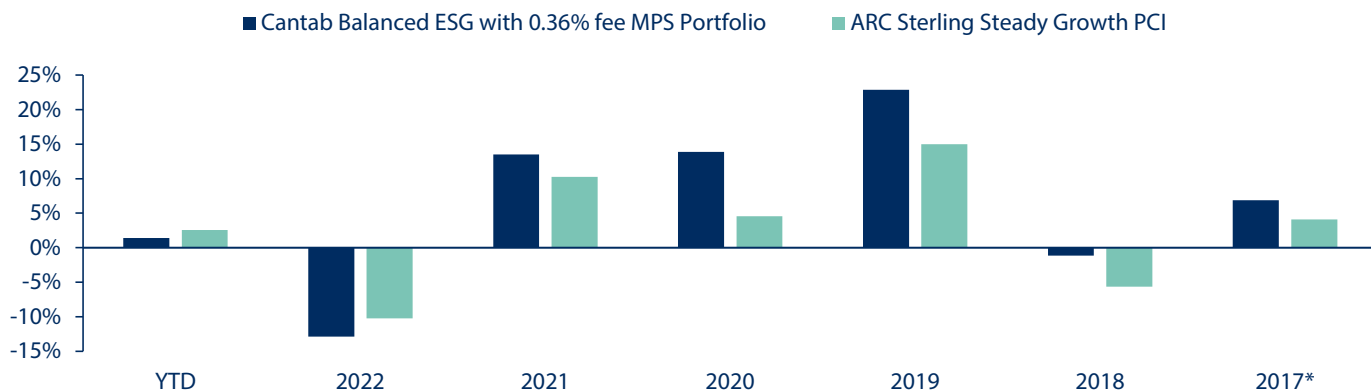


**Dr Jeremy Davis**  
Managing Director



**Leah Bramwell CFA**  
Chief Investment Officer





Data from FE Analytics

## Asset Allocation



- Alternatives - 10%
- Fixed Interest - 20%
- Property - 5%
- Equity - Global - 25%
- Equity - Specialist - 10%
- Equity - UK - 20%
- Equity - Asia Pacific - 5%
- Equity - Emerging Markets - 5%

## Important Information

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# Cantab 'Adventurous' ESG Portfolio

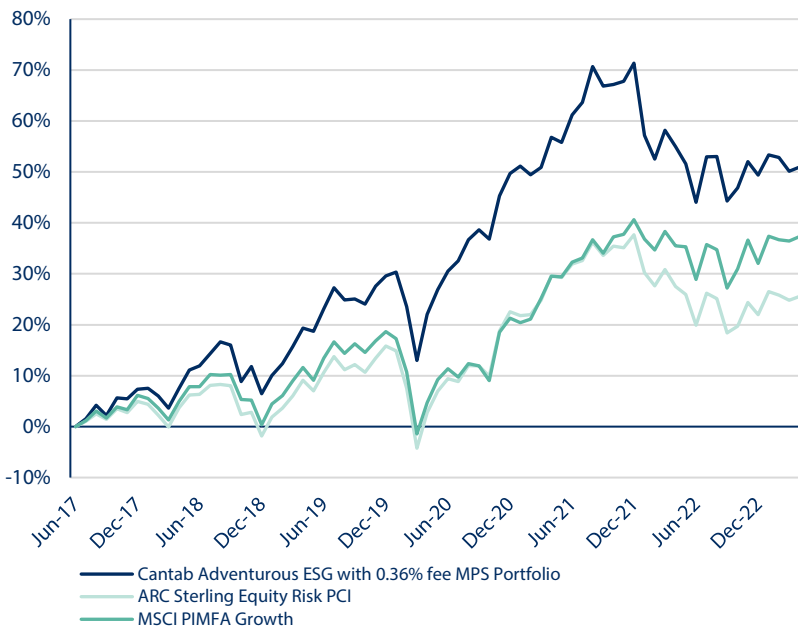
Factsheet - May 2023  
All data as at 30 April 2023

## 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> | -2.6 | 23.6 | 40.4 | -    |
| MSCI PIMFA Growth                     | 1.3  | 31.1 | 30.8 | 97.0 |
| ARC Sterling Equity Risk <sup>2</sup> | -1.5 | 22.3 | 21.1 | 70.2 |



## Discrete Performance (%)

|                                       | YTD | 2022  | 2021 | 2020 | 2019 | 2018 | 2017* |
|---------------------------------------|-----|-------|------|------|------|------|-------|
| Cantab 'Adventurous' ESG <sup>1</sup> | 1.0 | -12.8 | 14.5 | 15.5 | 21.8 | -0.8 | 7.3   |
| MSCI PIMFA Growth                     | 4.0 | -6.1  | 15.9 | 2.2  | 18.2 | -5.5 | 6.2   |
| ARC Sterling Equity Risk <sup>2</sup> | 3.0 | -11.4 | 12.3 | 5.8  | 18.0 | -6.5 | 4.9   |

\*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<br>ARC Sterling Equity Risk<br>Managed Portfolio Service available on Abrdn Wrap, Aegon ARC, AJ Bell Investcentre, Aviva, M&G Wealth, Novia, Quilter and Transact |
| <b>Platforms</b>            |   |
| <b>Annual Yield</b>         | 1.52% (historic)  |
| <b>Annual Volatility</b>    | 11.20% (since inception)  |
| <b>Charges</b>              | Cantab charge 0.36% (no VAT)<br>Average fund fee/OCF 0.92%<br>Relevant platform charge  |
| <b>Rebalancing Strategy</b> | Monthly rebalancing 0.50% tolerance per holding (platform-permitting)   |
| <b>Currency</b>             | £ GBP   |

## Investment Team



**David Saunderson**  
Chief Executive

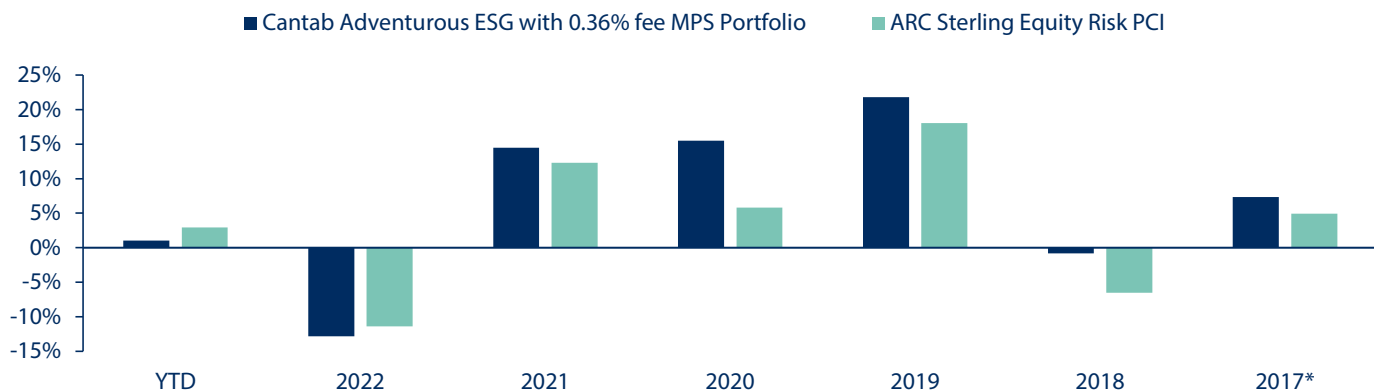


**Dr Jeremy Davis**  
Managing Director



**Leah Bramwell CFA**  
Chief Investment Officer





Data from FE Analytics

## Asset Allocation



- Alternatives - 15%
- Fixed Interest - 10%
- Property - 5%
- Equity - Global - 25%
- Equity - Specialist - 10%
- Equity - UK - 20%
- Equity - Asia Pacific - 10%
- Equity - Emerging Markets - 5%

## 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.

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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.

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