

VT Cantab Balanced Fund 'C' Class

Factsheet - May 2025

All data as at 30 April 2025



Investment Objective / Policy

Cantab's investment performance has been achieved through shrewd asset allocation and independent selection of fund managers.

The investment objective of the Fund is to provide income and capital growth over the medium term by gaining exposure to a diversified portfolio of investments which include equities, bonds and alternative assets (such as property and infrastructure), principally through investment in collective investment schemes (including those managed or operated by the Authorised Corporate Director).

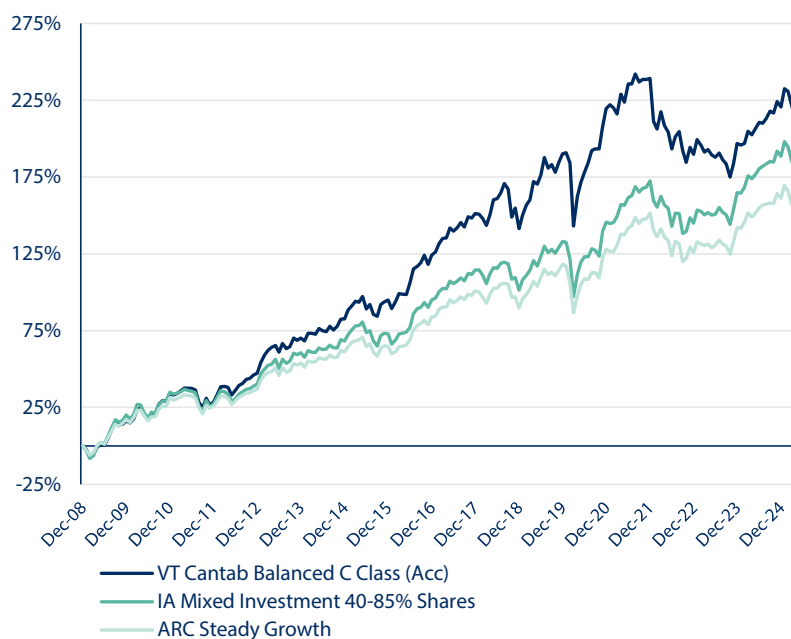
The Fund may also invest in other transferable securities, money market instruments, bonds, deposits, cash and near cash.

The Fund has access to all geographical areas and any industrial or economic sector.

The Balanced fund typically contains 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 is 60% equities, 40% in assets such as fixed interest, property and alternatives.

Cumulative Performance (%)

	1yr	3yr	10yr
Balanced Fund ¹	2.6	0.6	60.4
IA Mixed Investment 40-85% Shares	2.9	9.8	58.2
ARC Steady Growth ⁴	1.6	7.2	49.9



Fund Information

Benchmark	IA Mixed Investment 40-85% Shares
No. of holdings	21
Avg. Consistent Fund Size	£10.7bn
Fund Structure	Open-Ended Investment Company
Launch Date	September 2018

Share Class Information

Share Class	Accumulation, Income
Annual Yield²	0.01% (historic)
Initial Charge	0.00%
Cantab IM Fee	0.30%
Ongoing Charges Figure (OCF)³	0.75%
Dividend XD Dates	31 January, 31 July
Payment Dates	31 March, 30 September
Annual Volatility	9.42%
ISIN	GB00BG211654 (Acc) GB00BG211548 (Inc)

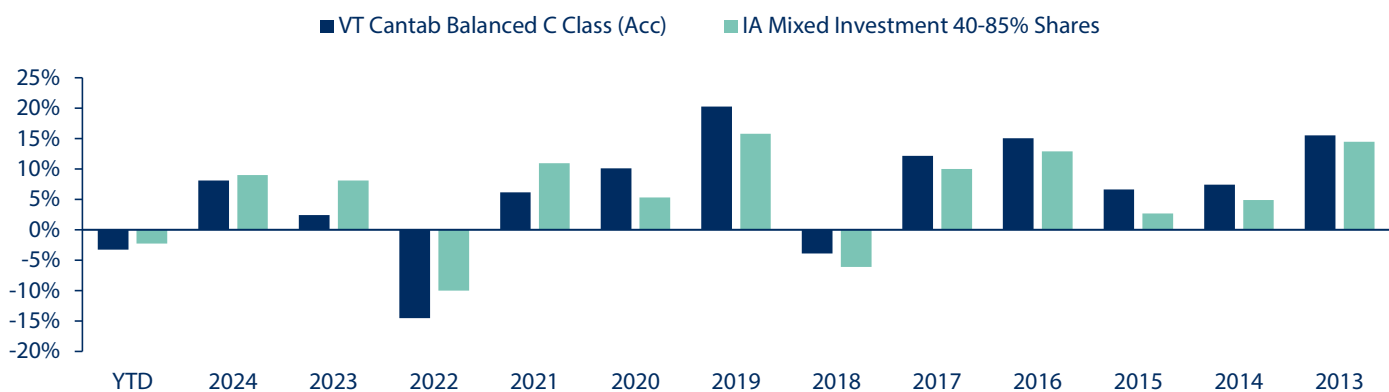
Investment Team

Canaccord WEALTH Canaccord Chief Investment Office

This document is intended to aid a wider discussion between clients and their investment and/or financial adviser. 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 fund. 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.

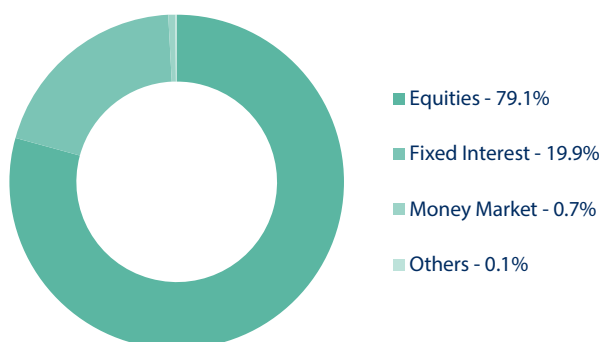
Discrete Performance (%)

	YTD	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Balanced Fund ¹	-3.3	8.1	2.4	-14.5	6.1	10.1	20.2	-3.9	12.1	15.0	6.6	7.4	15.5
IA Mixed Investment 40-85% Shares	-2.3	9.0	8.1	-10.0	10.9	5.3	15.8	-6.1	10.0	12.9	2.7	4.9	14.5
ARC Steady Growth ⁴	-3.1	7.9	7.2	-10.2	10.2	4.6	15.0	-5.6	9.4	11.6	2.3	4.7	12.5

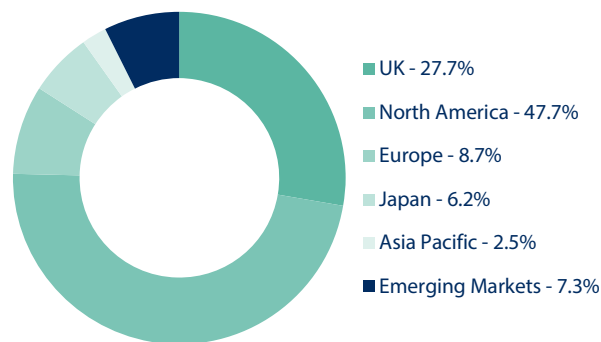


Data from FE Analytics

Asset Allocation⁵



Geographical Allocation of Equity Component⁵



¹ Performance before launch date is taken from the segregated Balanced model portfolio (as verified by ARC).

² After Cantab IM, Depositary, Custody and ACD fees. ³ Includes Cantab IM, Depositary, Custody and ACD fees.

⁴ Most recent ARC data is based on estimates and is subject to change.

⁵ May not sum to 100% due to rounding.

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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