

VT Cantab Moderate Fund 'A' Class

Factsheet - March 2024
All data as at 29 February 2024



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).

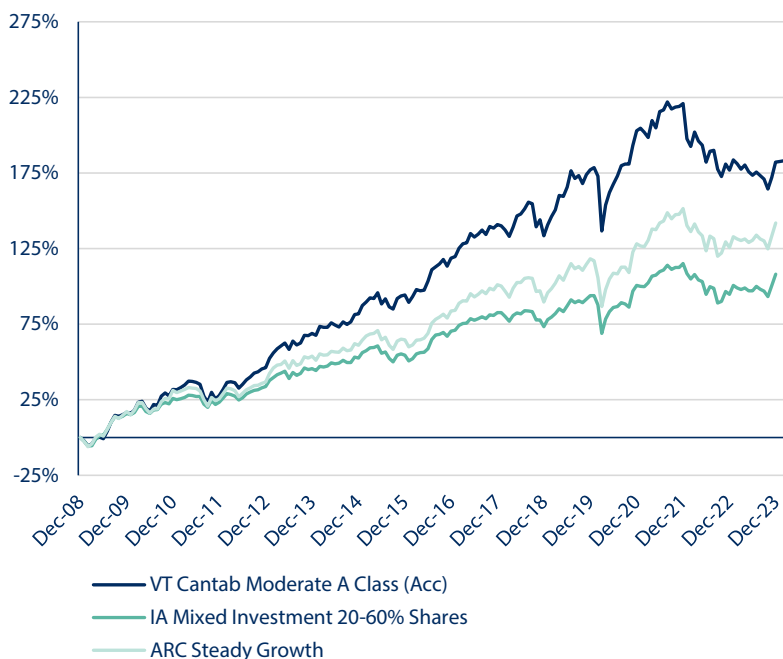
The Fund may also invest in other transferable securities, money market instruments, bonds, deposits, cash and near cash.

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

The Moderate 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 50% equities, 50% in assets such as fixed interest, property and alternatives.

Cumulative Performance (%)

	1yr	3yr	5yr	10yr
Moderate Fund ¹	0.7	-6.2	15.0	63.2
IA Mixed Investment 20-60% Shares	4.6	4.2	15.9	41.5
ARC Steady Growth ⁴	5.9	8.2	23.4	57.7



Fund Information

Benchmark	IA Mixed Investment 20-60% Shares
No. of holdings	19
Avg. Consistent Fund Size	£1.3bn
Fund Structure	Open-Ended Investment Company
Launch Date	September 2018

Share Class Information

Share Class	Accumulation, Income
Annual Yield²	1.80% (historic)
Initial Charge	0.00%
Cantab IM Fee	0.50%
Ongoing Charges Figure (OCF)³	1.16%
Dividend XD Dates	31 January, 31 July
Payment Dates	31 March, 30 September
Annual Volatility	8.78%
ISIN	GB00BG210G87 (Acc) GB00BG210F70 (Inc)

Portfolio Managers



David Sanderson
Chief Executive
David read engineering at Downing College, Cambridge and then qualified as a Chartered Accountant with Price Waterhouse.



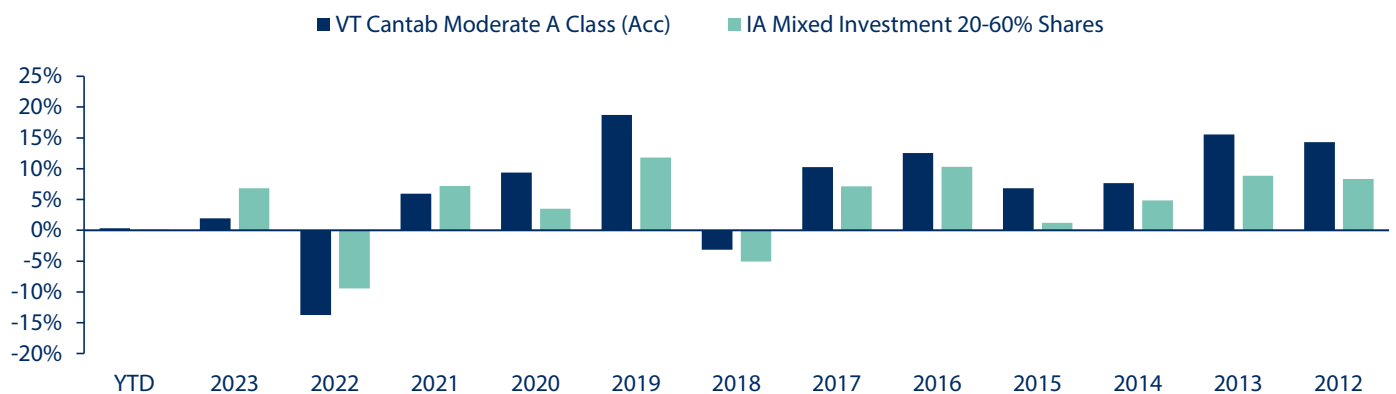
Dr Jeremy Davis
Managing Director
Jeremy is a Chartered Wealth Manager. He read Natural Sciences at Magdalene College, Cambridge, and holds a Ph.D in Genetics and Plant Breeding.



Leah Bramwell
Chief Investment Officer
Leah read Economics at Newnham College, Cambridge before starting her career with Orbis Investment Advisory in London.

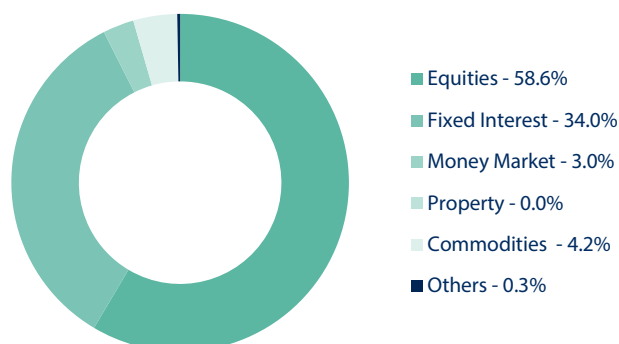
Discrete Performance (%)

	YTD	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Moderate Fund ¹	0.3	1.9	-13.8	5.9	9.4	18.7	-3.1	10.2	12.5	6.8	7.6	15.6	14.3
IA Mixed Investment 20-60% Shares	0.1	6.8	-9.5	7.2	3.5	11.8	-5.1	7.2	10.3	1.2	4.9	8.8	8.4
ARC Steady Growth ⁴	1.2	7.2	-10.2	10.2	4.6	15.0	-5.6	9.4	11.6	2.3	4.7	12.5	8.9

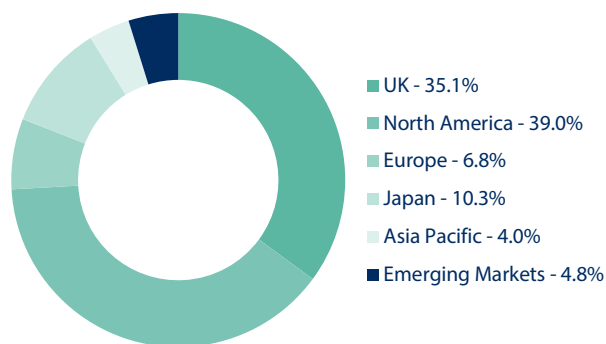


Data from FE Analytics

Asset Allocation⁵



Geographical Allocation of Equity Component⁵



¹ Performance before launch date is taken from the segregated Moderate 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.

cantabam.com

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

5th Floor, 8 Angel Court, London EC2R 7HP
020 3651 0570
funds@cantabam.com