



Investment Strategy

LifeStyle is a fully inclusive investment strategy designed to automatically adjust and adapt to changing market conditions, managing all investment and risk decisions for you, in line with your time to invest and end objectives.

It begins by targeting individual stocks, sectors and opportunities we believe offer the highest potential for absolute growth returns, before diversifying across a broader range of stocks, sectors and asset classes to manage down volatility while continuing to grow your capital as efficiently as possible.

As you approach your target date, risk/reward is progressively adjusted further, ensuring your investments remain aligned with prevailing market conditions and your investment horizon.

If your future objective is ongoing income, you will exit the growth-focussed LifeStyle glidepath at the optimal point at which a regular income can be withdrawn whilst still providing for capital growth (as depicted by the floating 'income' icon in the table).

If your goal is a future lump sum withdrawal, the emphasis on capital growth continues as risk is further reduced to secure gains ahead of access.

Investment Team

The **Vanquish Portfolios** are designed to bring the benefits of high conviction, research driven, institutional quality investment management to direct investors. They are provided by Vanquish Asset Management in association with discretionary manager Sentinel Portfolio Management.

Vanquish Asset Management is part of Hencilla Canworth. Established in 1981 and now part-owned by institutional investment research provider Vanquish Analytics, our heritage spans five decades.

Strategic asset allocation and stock selection are overseen by our Chief Investment Officer, Julian Penniston-Hill, a leading industry innovator with 30 years' experience at CEO and board level, overseeing a combined £3 billion in assets on behalf of more than 150,000 clients to date.

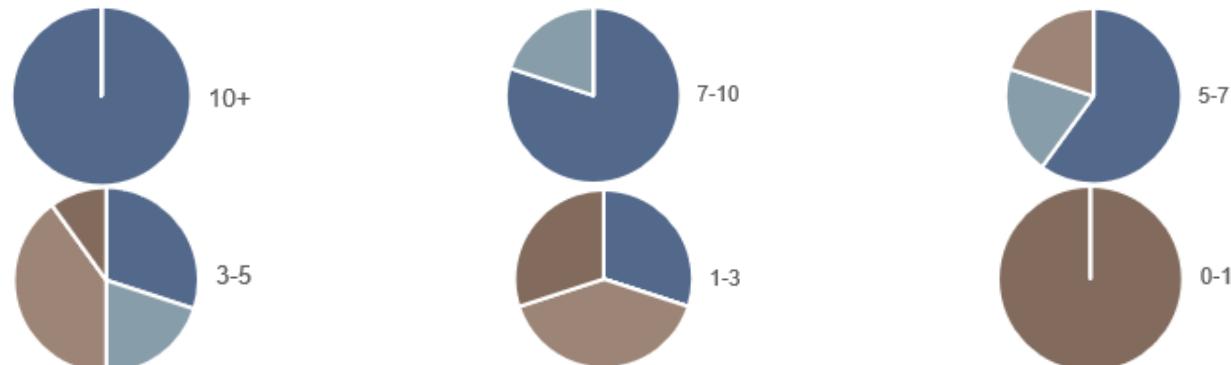
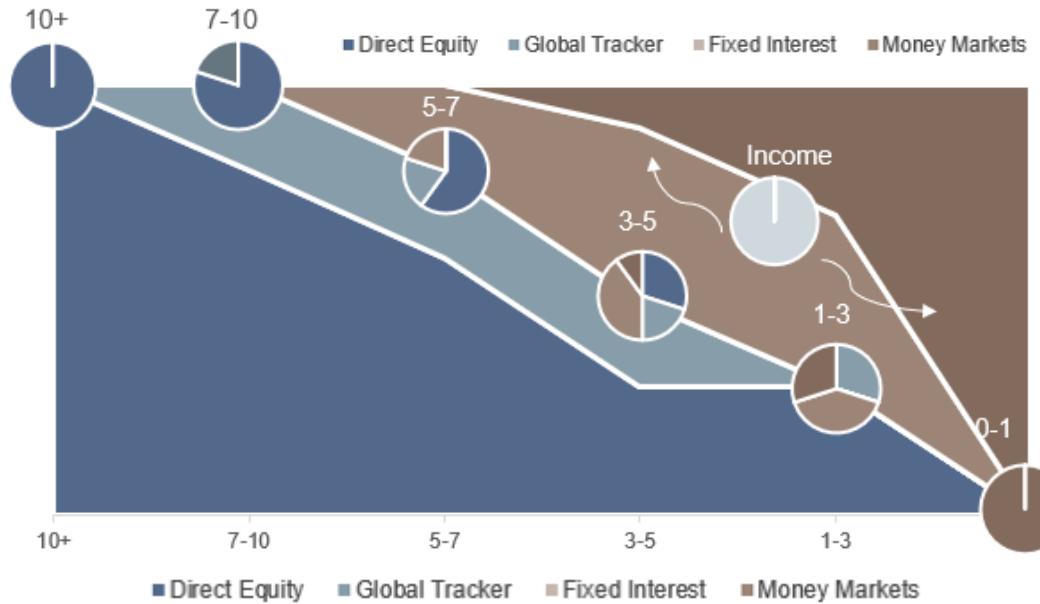
Sentinel Portfolio Management was launched in 2020, with the aim of taking investment management back to core fundamentals, challenging the current industry norms on both thinking and cost.

All discretionary management decisions are overseen by a team that can trace its roots back to the 1990s. Our philosophy has been shaped by our experience, believing that it is risk that drives returns. Rather than adhering to conventional asset allocation methodology we adopt a 'fluid' approach, preferring to manage our portfolios by volatility, generating low-cost goal-based outcomes.

Annual Management Charge: 1.00%

Vanquish LifeStyle

Investment Phases

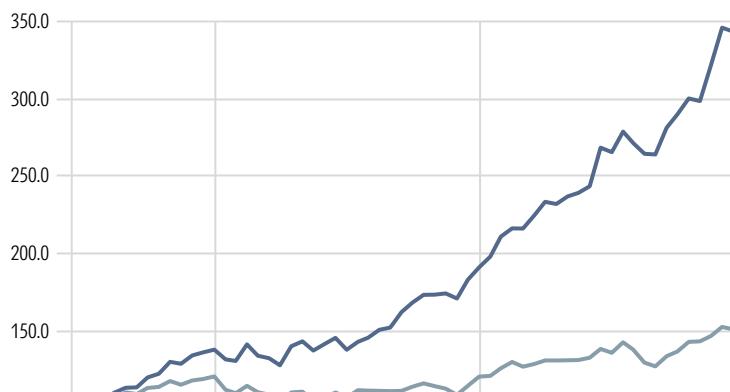


Vanquish LifeStyle

10 Years Plus to Target Date



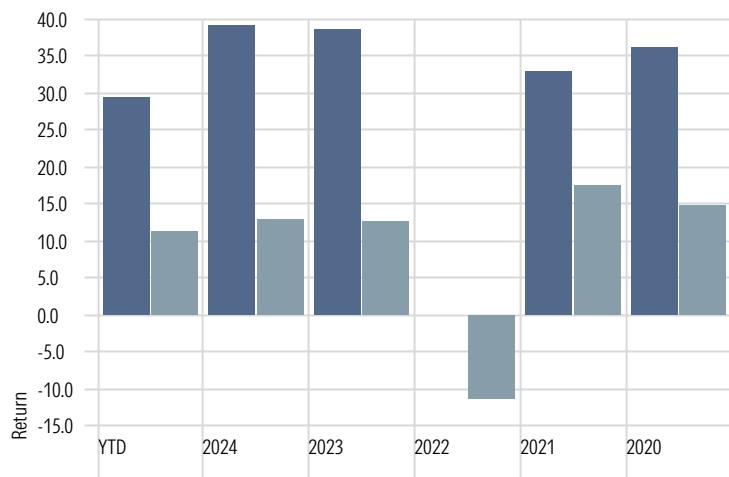
Investment Growth



—10 Years Plus

—IA Global

Returns



—10 Years Plus

—IA Global

Trailing Returns

Data Point: Return

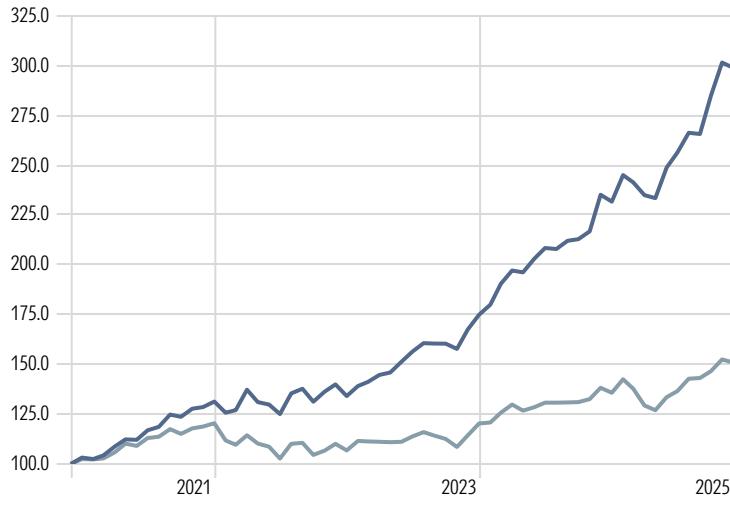
	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
10 Years Plus	-0.71	15.07	22.13	27.99	136.15	243.28
IA Global	-0.99	5.45	13.07	9.20	37.10	50.94

Vanquish LifeStyle

7 - 10 Years to Target Date



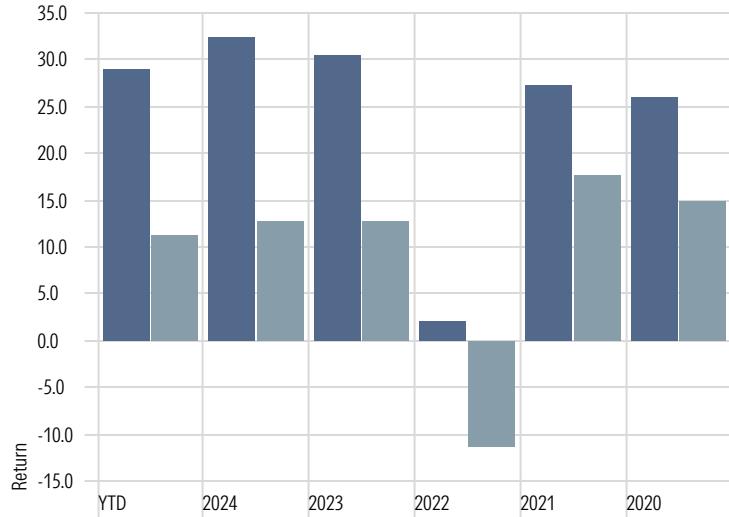
Investment Growth



—7 - 10 Years

—IA Global

Returns



—7 - 10 Years

—IA Global

Trailing Returns

Data Point: Return

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
7 - 10 Years	-0.86	12.53	20.17	27.13	113.57	198.85
IA Global	-0.99	5.45	13.07	9.20	37.10	50.94

Calendar Year Returns

Data Point: Return

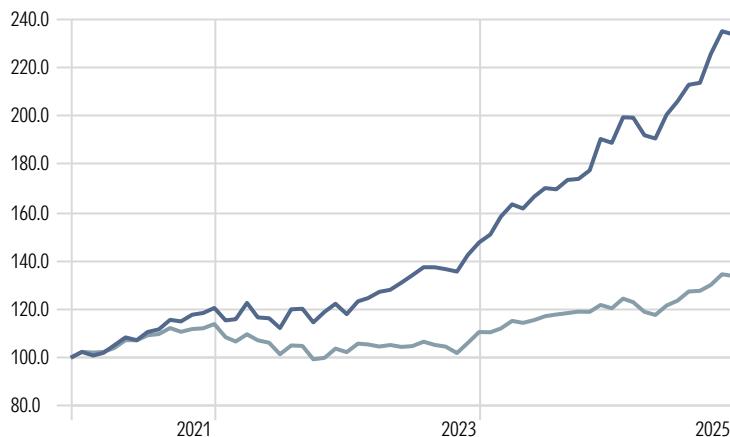
	YTD	2024	2023	2022	2021	2020
7 - 10 Years	29.01	32.45	30.45	2.10	27.23	26.05
IA Global	11.20	12.80	12.66	-11.34	17.57	14.81

Vanquish LifeStyle

5 - 7 Years to Target Date



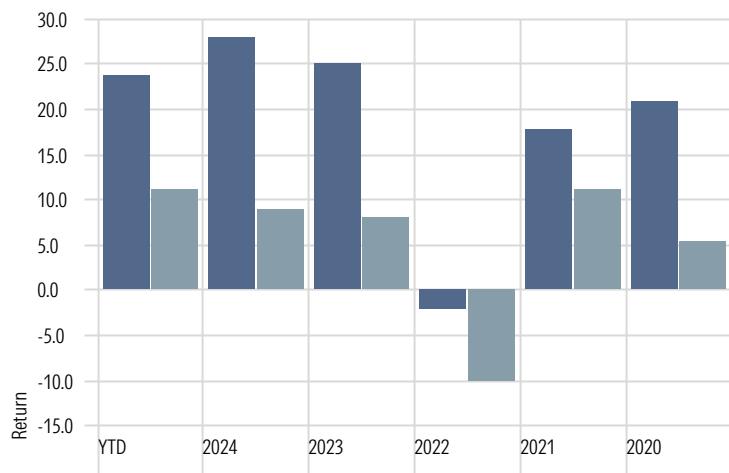
Investment Growth



—5 - 7 Years

—IA Mixed Investment 40-85% Shares

Returns



■5 - 7 Years

■IA Mixed Investment 40-85% Shares

Trailing Returns

Data Point: Return

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
5 - 7 Years	-0.54	9.39	16.57	22.73	91.07	133.70
IA Mixed Investment 40-85% Shares	-0.51	4.81	10.06	9.84	28.95	33.81

Calendar Year Returns

Data Point: Return

	YTD	2024	2023	2022	2021	2020
5 - 7 Years	23.76	27.89	25.10	-2.12	17.76	20.96
IA Mixed Investment 40-85% Shares	11.11	8.88	8.10	-10.18	11.22	5.50

Vanquish LifeStyle

3 - 5 Years to Target Date



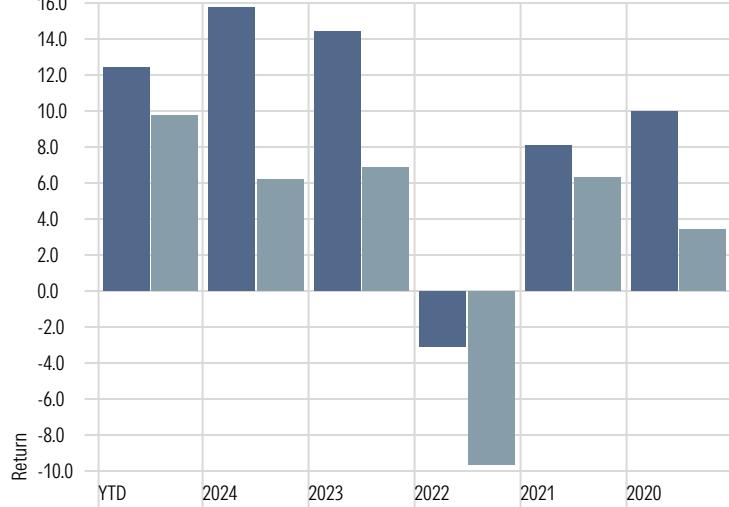
Investment Growth



—3 - 5 Years

—IA Mixed Investment 20-60% Shares

Returns



■3 - 5 Years

■IA Mixed Investment 20-60% Shares

Trailing Returns

Data Point: Return

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
3 - 5 Years	-0.24	4.21	8.60	12.30	46.13	58.55
IA Mixed Investment 20-60% Shares	-0.16	3.90	7.83	8.64	23.39	21.93

Calendar Year Returns

Data Point: Return

	YTD	2024	2023	2022	2021	2020
3 - 5 Years	12.46	15.68	14.44	-3.14	8.13	9.96
IA Mixed Investment 20-60% Shares	9.78	6.18	6.86	-9.67	6.31	3.49

Vanquish LifeStyle

1 - 3 Years to Target Date



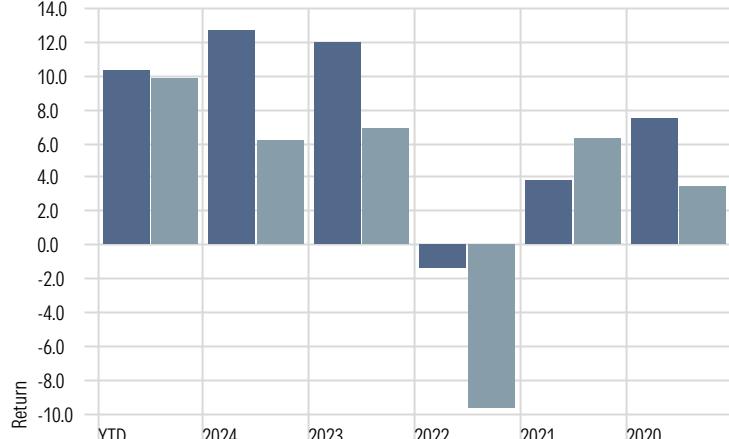
Investment Growth



—1 - 3 Years

—IA Mixed Investment 20-60% Shares

Returns



—1 - 3 Years

—IA Mixed Investment 20-60% Shares

Trailing Returns

Data Point: Return

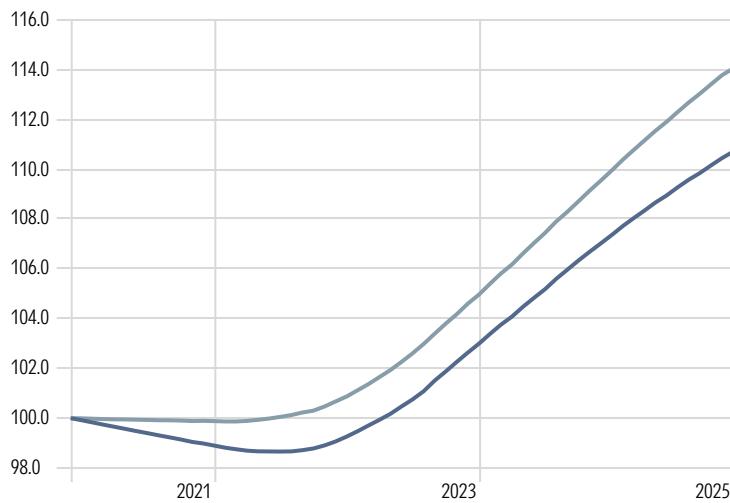
	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
1 - 3 Years	0.06	2.89	5.62	10.32	37.29	44.49
IA Mixed Investment 20-60% Shares	-0.16	3.90	7.83	8.64	23.39	21.93

Vanquish LifeStyle

1 Year to Target Date



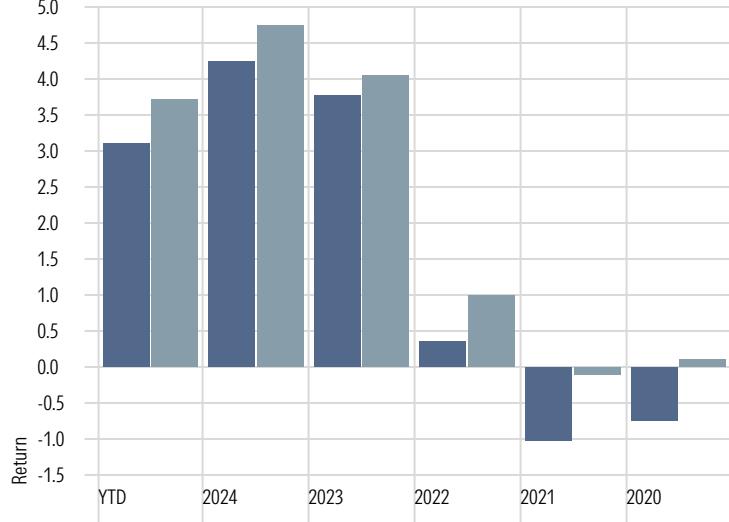
Investment Growth



—1 Year

—IA Short Term Money Market

Returns



—1 Year

—IA Short Term Money Market

Trailing Returns

Data Point: Return

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years
1 Year	0.23	0.78	1.61	3.44	11.74	10.69
IA Short Term Money Market	0.23	0.89	1.91	4.11	13.27	14.03

Calendar Year Returns

Data Point: Return

	YTD	2024	2023	2022	2021	2020
1 Year	3.11	4.23	3.76	0.37	-1.02	-0.74
IA Short Term Money Market	3.72	4.74	4.06	0.99	-0.11	0.12

All data provided is sourced from Morningstar unless otherwise specified and is for informational purposes only. This fact sheet is approved and issued by Sentinel Portfolio Management ("SPM") which is authorised and regulated by the Financial Conduct Authority (926168) where SPM is the Investment Manager of the portfolio. If you are uncertain with regards to your eligibility you should seek independent professional advice on the matter. This document does not constitute professional advice, or an offer, or a solicitation of an offer, to sell securities and no securities are to be offered or sold other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of their businesses, or otherwise in circumstances which have not resulted and will not result in an offer to the public within the meaning of the Financial Services and Markets Act 2000. The Model Portfolio Service is not suitable for all types of investor and investor accounts on the Investment platform may only be attached to it by the instruction of an investment professional. Past performance is not necessarily a guide to the future performance, investments can go down as well as up. Market and currency movements may cause the value of investments and the income from them to fall as well as rise. Whilst all reasonable care has been taken in preparing this fact sheet, the information contained herein has been obtained from sources that we consider reliable but we do not represent that it is complete or accurate and it should not be relied upon as such. Important Notice: This portfolio launched on 31st July 2025 and the performance shown in this factsheet is for illustrative back-testing purposes only. It does not represent actual returns available to clients. All returns shown are based on the holdings of the portfolio at launch and demonstrate how these would have performed historically if held in the same proportions throughout the back-tested periods, after fees and charges. No stock substitutions were made during these periods. Neither SPM, its officers or employees shall be in any way responsible for its content. All trading strategies are denominated in Sterling unless otherwise stated. It is the responsibility of all users to be informed and to observe all applicable laws and regulations of any relevant jurisdiction, and to satisfy themselves that their use of this information and any subsequent investment in the portfolio is permissible under the applicable laws, rules and regulations of any applicable government, governmental agency, or regulatory organisation where they reside. All allocations are calculated to two decimal places.