# Vanquish LifeStyle
Factsheet

Vanquish

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income, you will exit the growth-focussed LifeStyle glidepath at the optimal point at which a regular income can be withdrawn whilst still providing for capital growth (as depicted by the floating 'income' icon in the table).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

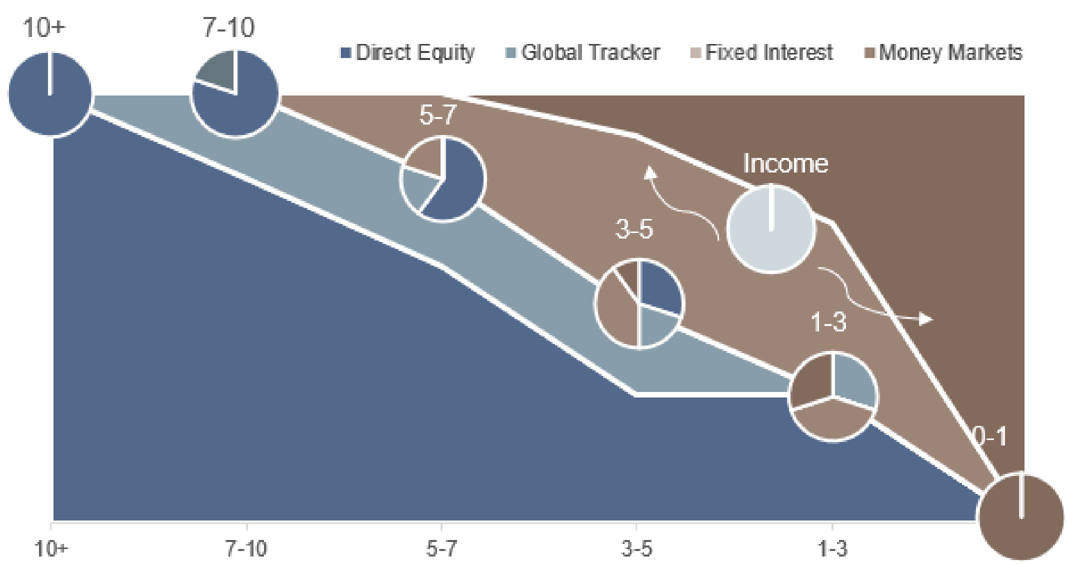
Strategic asset allocation and stock selection are overseen by our Chief Investment Officer, Julian Penniston-Hill, a leading industry innovator with 30 years' experience at CEO and board level, overseeing a combined £3 billion in assets on behalf of more than 150,000 clients to date.

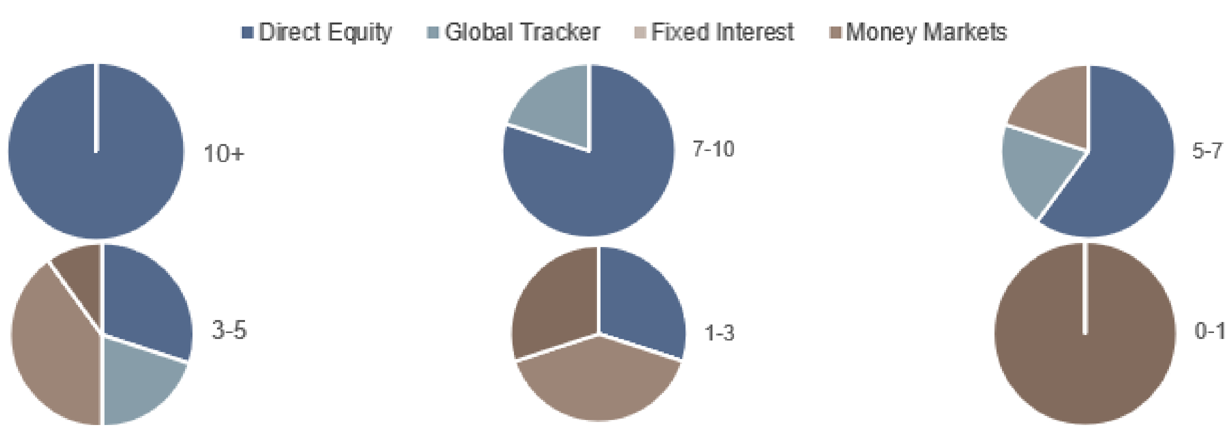
**Sentinel Portfolio Management** was launched in 2020, with the aim of taking investment management back to core fundamentals, challenging the current industry norms on both thinking and cost.

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




Source: Morningstar Direct

## Vanquish LifeStyle
10 Years Plus to Target Date

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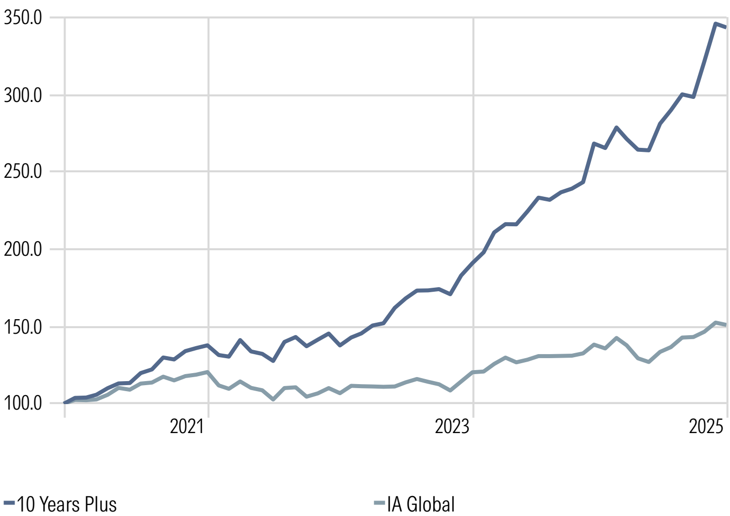
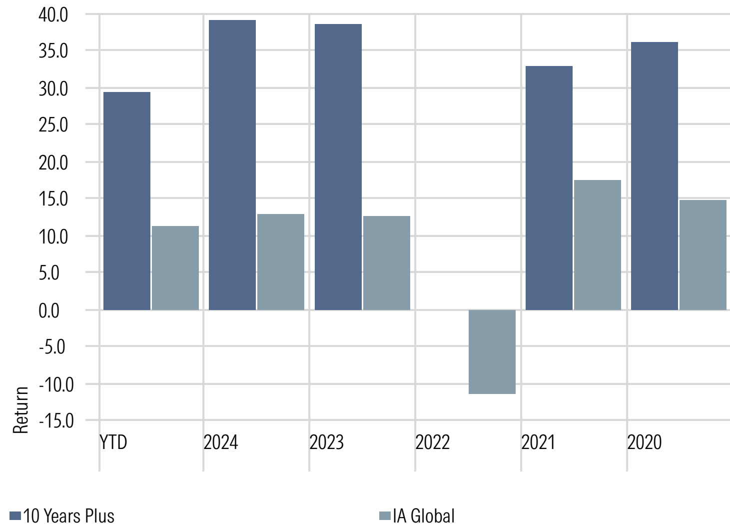
### Investment Growth




### Returns




### 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 |

### Calendar Year Returns

Data Point: Return

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 |
|---|---|---|---|---|---|---|
| 10 Years Plus | 29.38 | 39.00 | 38.63 | -0.05 | 32.75 | 36.14 |
| IA Global | 11.20 | 12.80 | 12.66 | -11.34 | 17.57 | 14.81 |

## Vanquish LifeStyle
7 - 10 Years to Target Date

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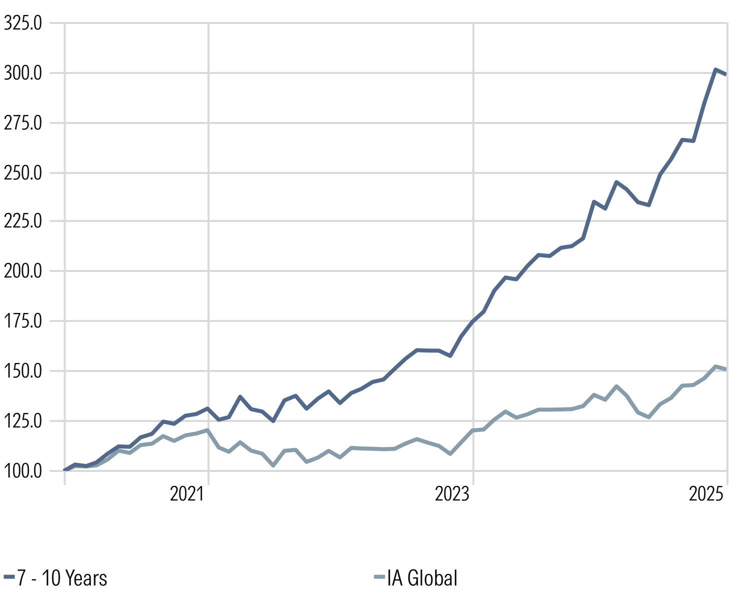
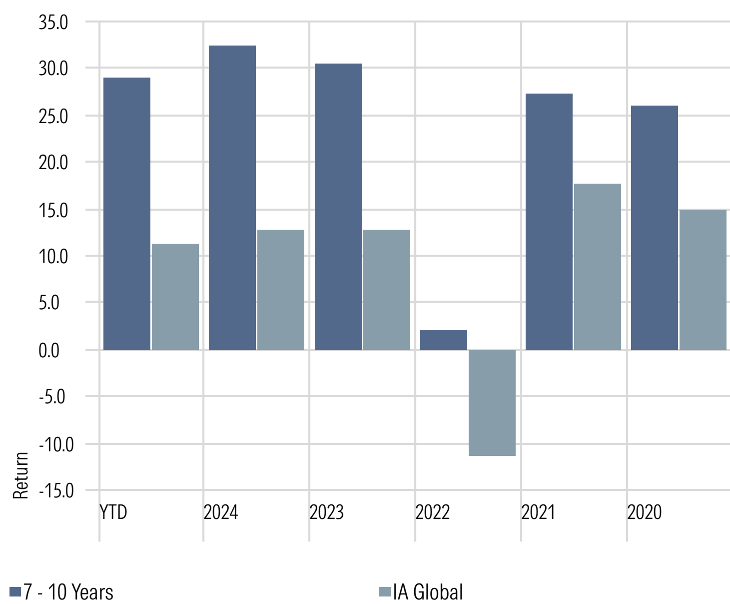
### Investment Growth




### Returns




### 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

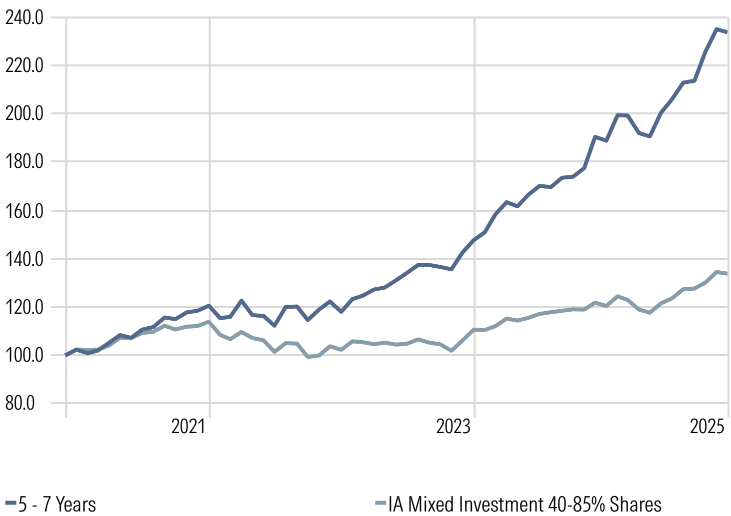
Data Point: Return

| | 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 |

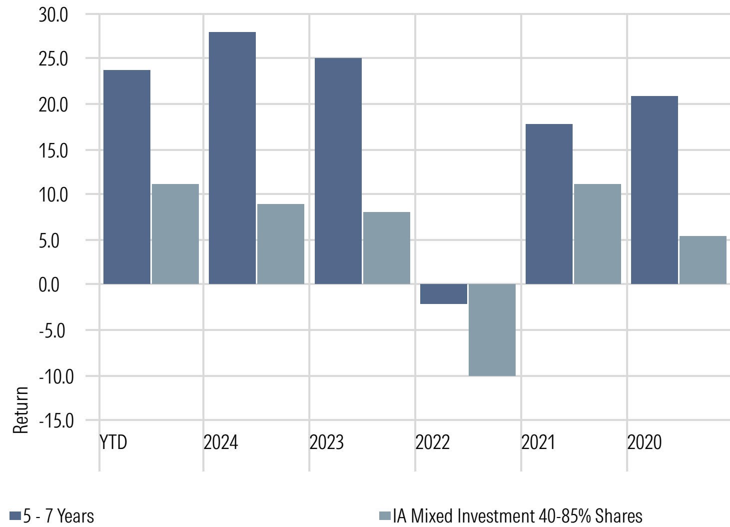
Source: Morningstar Direct

# Vanquish LifeStyle
## 5 - 7 Years to Target Date

### Investment Growth




### Returns




### 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

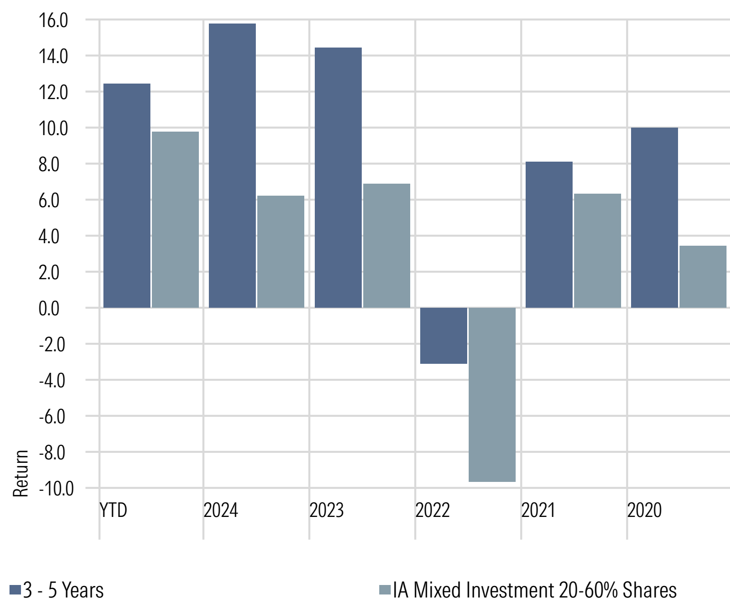
Data Point: Return

| | 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


### Returns




### 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 |

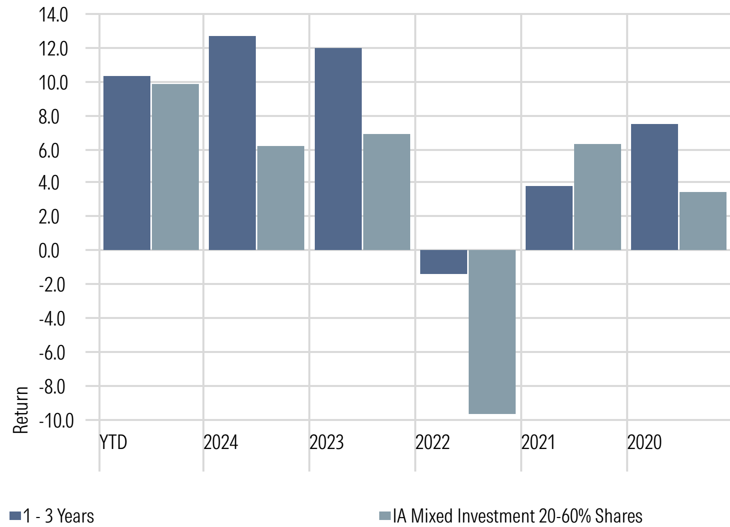
Source: Morningstar Direct

# Vanquish LifeStyle

## 1 - 3 Years to Target Date

### Investment Growth


### Returns




### 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 |

### Calendar Year Returns

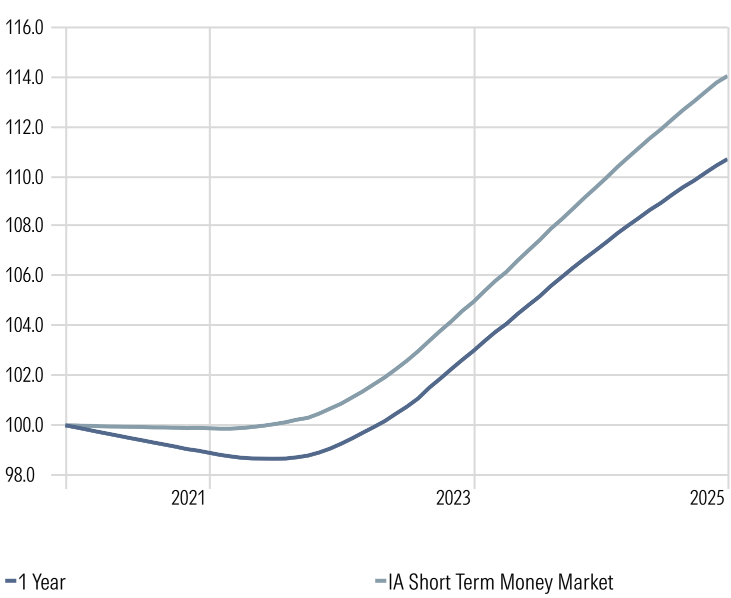
Data Point: Return

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 |
|---|---|---|---|---|---|---|
| 1 - 3 Years | 10.29 | 12.71 | 11.99 | -1.31 | 3.83 | 7.43 |
| IA Mixed Investment 20-60% Shares | 9.78 | 6.18 | 6.86 | -9.67 | 6.31 | 3.49 |

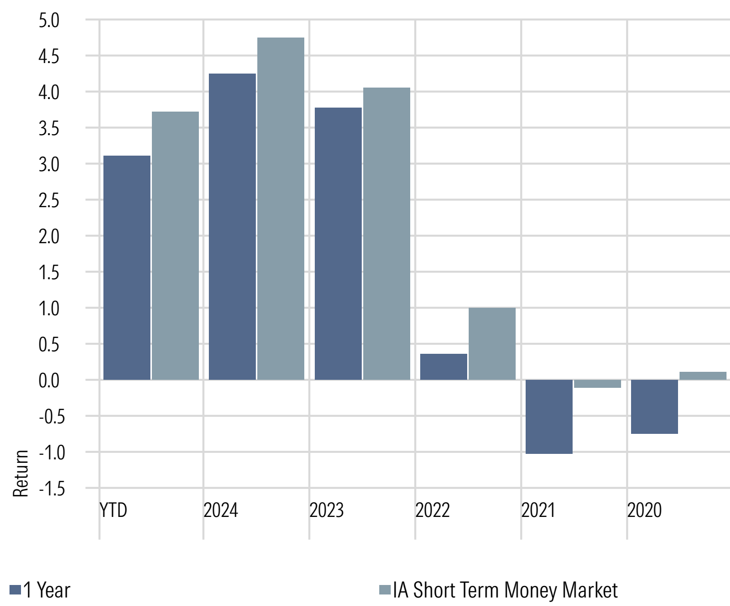
# Vanquish LifeStyle

## 1 Year to Target Date

### Investment Growth




### Returns




### 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 |

Source: Morningstar Direct

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