tam enhanced passive

ENHANCED PASSIVE GBP MODEL PORTFOLIOS

RISK PROFILE: CAUTIOUS (LOW TO MEDIUM RISK)

30 JUNE 2025

PORTFOLIO OBJECTIVE

This model comprises solely passive investment vehicles (such as unit trusts and exchange traded funds) that simply track a market and aim to deliver returns reflective of how that market is performing. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Property and exchange traded commodities may all feature within the alternatives classification.

The portfolio seeks to generate modest capital growth higher than bond based returns over the short to medium term (3 - 5 years or more) by employing a cautious investment strategy. Portfolios will typically comprise 30% equity and 70% non-equity, though weightings may deviate within set parameters, allowing our managers to react to market conditions.

KEY INFORMATION

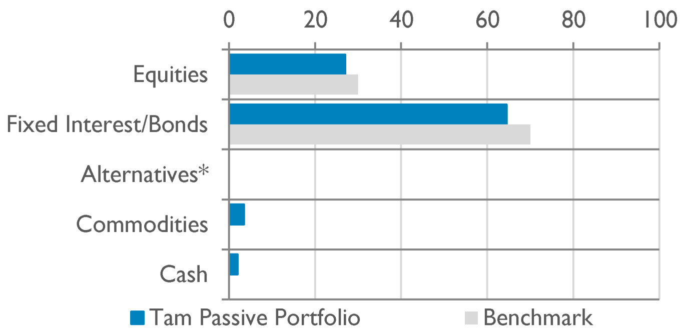
Portfolio Benchmark	Bloomberg Global EQ:FI 30:70
Inception Date	01/10/2017
Minimum Investment	Any size
TAM Annual Management Charge	0.15%
TAM Platform Fee	0.25%
Underlying OCF	0.17%

PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
4.43	13.38	18.96	22.09	
Calendar Year Returns %			**Annualised %**	
2023	2024	YTD	Return	Volatility
4.41	7.92	0.45	2.61	5.26

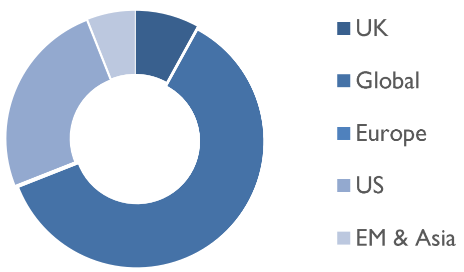
All performance figures are net of TAM's investment management fee. the performance figures are based on GBP portfolio past figures. The portfolios are extremely comparative in holding and therefore provide a good basis of past performance but may differ from actual returns.*

ASSET ALLOCATION



**Absolute return, multi-asset and property may all feature within the alternative's classification.*

REGIONAL EXPOSURE



TOP 5 HOLDINGS

1.	Vanguard Global Bond Index Acc H EUR	31.0%
2.	Vanguard ESG Global Corporate Bond Index Acc H EUR	17.5%
3.	Fidelity S&P 500 Index P Acc H EUR	14.5%
4.	iShares Developed World Index Inst Acc UH EUR	9.0%
5.	Vanguard Investment Series PLC - US Government Bond Index Acc H EUR	7.5%
Top 5 holdings as % of whole portfolio		**79.5%**
Total number of holdings		**11**

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ENHANCED PASSIVE EUR MODEL PORTFOLIOS

RISK PROFILE: BALANCED (MEDIUM RISK) **30 JUNE 2025**

PORTFOLIO OBJECTIVE

This model comprises solely passive investment vehicles (such as unit trusts and exchange traded funds) that simply track a market and aim to deliver returns reflective of how that market is performing. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Property and exchange traded commodities may all feature within the alternatives classification.

The portfolio seeks to generate capital growth over the medium term (5 years or more), with the aim of riding out short-term fluctuations in value. Portfolios will typically comprise 50% equity and 50% non-equity, though weightings may deviate within set parameters, allowing managers to react to market conditions.

KEY INFORMATION

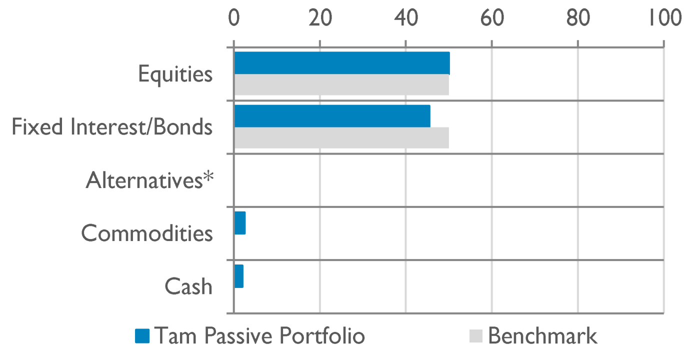
Portfolio Benchmark	Bloomberg Global EQ:FI 50:50
Inception Date	01/10/2017
Minimum Investment	Any size
TAM Annual Management Charge	0.15%
TAM Platform Fee	0.25%
Underlying OCF	0.17%

PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
4.50	20.63	30.58	33.11	
Calendar Year Returns %			**Annualised %**	
2023	2024	YTD	Return	Volatility
7.20	10.60	0.42	3.76	6.97

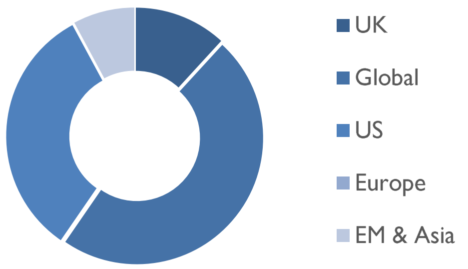
*All performance figures are net of TAM's investment management fee. *The performance figures are based on GBP portfolio past figures. The portfolios are extremely comparative in holding and therefore provide a good basis of past performance but may differ from actual returns.*

ASSET ALLOCATION



**Absolute return, multi-asset and property may all feature within the alternative's classification.*

REGIONAL EXPOSURE



TOP 5 HOLDINGS

1.	Vanguard Global Bond Index Acc H EUR	18.5%
2.	Fidelity S&P 500 Index P Acc H EUR	18.0%
3.	Vanguard ESG Global Corporate Bond Index Acc H EUR	14.0%
4.	iShares Developed World Index Inst Acc UH EUR	13.5%
5.	HSBC Multi Factor US Equity S1 Acc UH EUR	5.0%
Top 5 holdings as % of whole portfolio		**69.0%**
Total number of holdings		**13**

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ENHANCED PASSIVE EUR MODEL PORTFOLIOS

RISK PROFILE: GROWTH (MEDIUM TO HIGH RISK) 30 JUNE 2025

PORTFOLIO OBJECTIVE

This model comprises solely passive investment vehicles (such as unit trusts and exchange traded funds) that simply track a market and aim to deliver returns reflective of how that market is performing. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Property and exchange traded commodities may all feature within the alternatives classification.

The portfolio seeks to generate higher capital growth over the medium to long term (5 – 7 years or more) by employing a dynamic investment strategy. Portfolios will typically comprise 70% equity and 30% non-equity, though weightings may deviate within set parameters, allowing managers to react to market conditions.

KEY INFORMATION

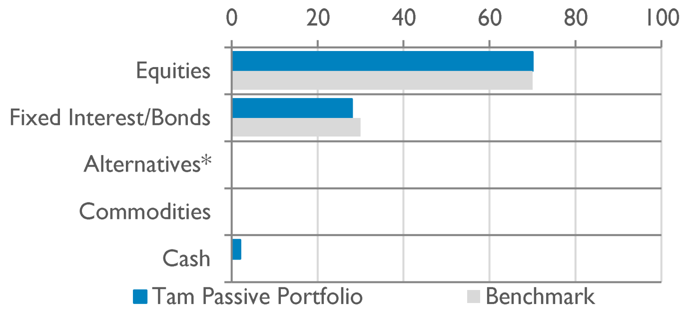
Portfolio Benchmark	Bloomberg Global EQ:FI 70:30
Inception Date	01/10/2017
Minimum Investment	Any size
TAM Annual Management Charge	0.15%
TAM Platform Fee	0.25%
Underlying OCF	0.17%

PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
5.09	28.17	44.38	42.63	
Calendar Year Returns %			**Annualised %**	
2023	2024	YTD	Return	Volatility
9.61	13.32	0.41	4.69	9.47

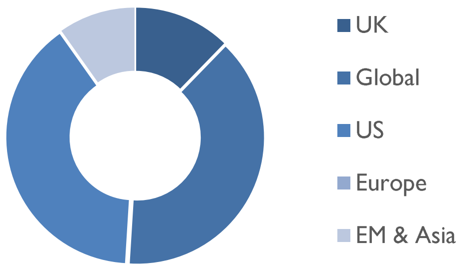
All performance figures are net of TAM's investment management fee. the performance figures are based on GBP portfolio past figures. The portfolios are extremely comparative in holding and therefore provide a good basis of past performance but may differ from actual returns.*

ASSET ALLOCATION



**Absolute return, multi-asset and property may all feature within the alternative's classification.*

REGIONAL EXPOSURE



TOP 5 HOLDINGS

1.	Fidelity S&P 500 Index P Acc H EUR	25.0%
2.	iShares Developed World Index Inst Acc UH EUR	19.0%
3.	Vanguard ESG Global Corporate Bond Index Acc H EUR	12.5%
4.	T. Rowe Price US Structured Research Equity I9 Acc UH EUR	9.0%
5.	Vanguard Global Bond Index Acc H EUR	8.0%
Top 5 holdings as % of whole portfolio		**73.5%**
Total number of holdings		**11**

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ENHANCED PASSIVE EUR MODEL PORTFOLIOS

RISK PROFILE: ADVENTUROUS (HIGH RISK) — 30 JUNE 2025

PORTFOLIO OBJECTIVE

This model comprises solely passive investment vehicles (such as unit trusts and exchange traded funds) that simply track a market and aim to deliver returns reflective of how that market is performing. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Property and exchange traded commodities may all feature within the alternatives classification.

The portfolio seeks to generate strong capital growth over the long term (7 years or more) and can experience potentially frequent and high levels of volatility. Portfolios will typically comprise 90% equity and 10% non-equity, though weightings may deviate within set parameters, allowing managers to react to market conditions.

KEY INFORMATION

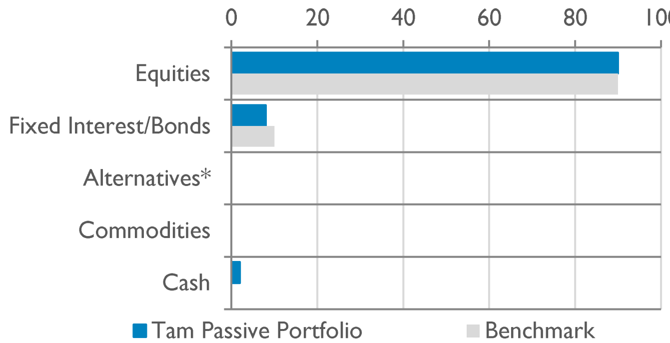
Portfolio Benchmark	Bloomberg Global EQ:FI 90:10
Inception Date	01/10/2017
Minimum Investment	Any size
TAM Annual Management Charge	0.15%
TAM Platform Fee	0.25%
Underlying OCF	0.17%

PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
4.44	34.95	56.47	53.38	
Calendar Year Returns %			**Annualised %**	
2023	2024	YTD	Return	Volatility
12.09	17.36	-1.15	5.68	11.33

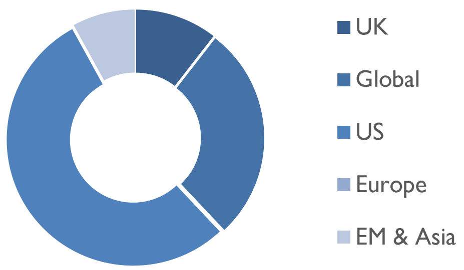
All performance figures are net of TAM's investment management fee the performance figures are based on GBP portfolio past figures. The portfolios are extremely comparative in holding and therefore provide a good basis of past performance but may differ from actual returns.*

ASSET ALLOCATION



**Absolute return, multi-asset and property may all feature within the alternative's classification.*

REGIONAL EXPOSURE



TOP 5 HOLDINGS

1.	Fidelity S&P 500 Index P Acc H EUR	32.5%
2.	iShares Developed World Index Inst Acc UH EUR	22.5%
3.	T. Rowe Price US Structured Research Equity I9 Acc UH EUR	13.5%
4.	iShares Emerging Market Index Inst Acc UH EUR	8.0%
5.	HSBC Multi Factor US Equity S1 Acc UH EUR	8.0%
Top 5 holdings as % of whole portfolio		**84.5%**
Total number of holdings		**10**

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