

RISK PROFILE: LIQUIDITY PLUS (VERY LOW RISK)

DATE: 30 SEPTEMBER 2025

PORTFOLIO OBJECTIVE

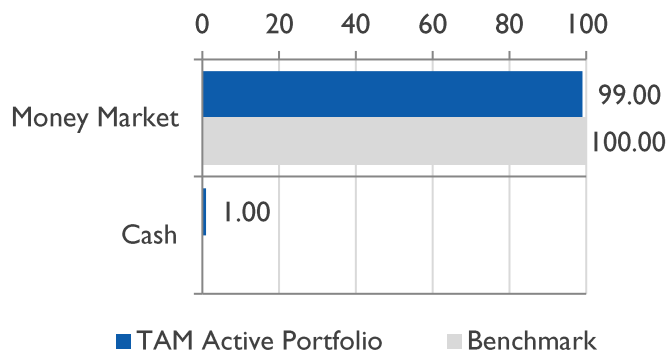
This model comprises investment vehicles focusing on money market funds to deliver cash like returns. Asset classes you could find in this model are cash plus funds and high-quality ultra short duration fixed interest.

The portfolio seeks to generate a return moderately higher than cash over the short term (1-3 years or more) while maintaining very low volatility and a high level of liquidity. Portfolios will comprise 100% non-equity investments, though weightings may deviate within set parameters, allowing our managers to react to market conditions.

KEY INFORMATION

Portfolio Benchmark	100% Cash
Inception Date	01/07/2023
Minimum Investment	Any size
TAM AMC	0.05%
TAM Platform Fee	0.20%
Underlying OCF	0.13%
Targeted Yield	4.54%

Please note that the information in this document refers to the model directly on the TAM Platform. The model is also available on a range of other third party platforms where underlying holdings, performance and charges may vary. Please get in touch if you would like more information.

ASSET ALLOCATION %**PORTFOLIO HOLDINGS %**

1) Premier Miton UK Money Market F Acc UH GBP	30
2) Aviva Sterling Liquidity 3 Acc UH GBP	30
3) Royal London Short Term Money Market Y Acc UH GBP	28
4) Aberdeen Sterling Money Market I Acc UH GBP	11

RISK RATINGS**PLATFORM AVAILABILITY**

The model is available on the following third party platforms:

7IM	Morningstar Wealth
Abrdn	Novia Global
Aviva	Quilter
Fidelity	Scottish Widows
M&G Wealth	Transact

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QUARTERLY REVIEW

The third quarter of 2025 delivered another strong period for investors and marked a meaningful turning point for global markets. After months of stubborn inflation, higher interest rates and uneven growth, the economic backdrop is beginning to stabilise and moderate. Inflation has levelled off, growth remains positive, and central banks are cautiously shifting towards a loosening of financial conditions which should help to foster a healthier investment environment as we head into year-end.

QUARTERLY OUTLOOK

Looking into the year end, markets remain resilient, supported by growth, healthy consumer savings, spending and growing earnings, especially in the indomitable US tech sector despite its somewhat expensive status as we stand today. History shows that rallies built on strong sentiment can last, but they require careful navigation and do usually have an end point to which TAM needs to be aware of, and spend time planning for how to properly protect clients if that eventually should occur. One key strategy we have always used to achieve this is deep levels of diversification and active management to keep that essential to balance between opportunity and risk as we move into the final quarter of the year which we anticipate being a positive one for us and for the portfolios we manage on your behalf.

AWARDS



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