

RISK PROFILE: LIQUIDITY PLUS (VERY LOW RISK)

DATE: 31 DECEMBER 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.

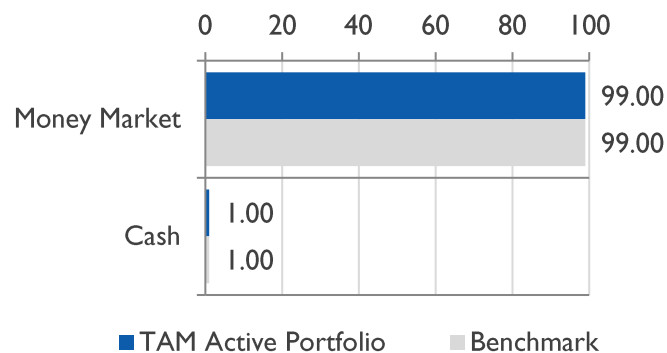
The portfolio seeks to generate a return moderately higher than cash over the short term (1-3 years or more) while maintaining very low volatility and a high level of liquidity. Portfolios will comprise 100% non-equity investments, though weightings may deviate within set parameters, allowing our managers 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) Aviva Sterling Liquidity 3 Acc UH GBP	30
2) Premier Miton UK Money Market F 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

Looking back across 2025, equity markets delivered a year of contrasts. Early performance was dominated by macro uncertainty and a narrow group of US technology leaders. As the year progressed, leadership broadened as investors sought high-quality businesses trading on more reasonable valuations. By year end, returns were more evenly spread across regions and sectors, benefiting diversified portfolios and pointing to healthier market dynamics. Bond markets followed a different path. After sharp moves earlier in the year, conditions stabilised into December as confidence grew that rate cuts would continue into 2026. Persistent concerns around government borrowing and fiscal deficits kept investors cautious on sovereign debt, favouring corporate bonds instead.

## QUARTERLY OUTLOOK

Looking ahead to 2026, we see a supportive but more selective environment. In Europe, the prospect of progress towards a peace framework in Ukraine could lift sentiment towards equities that remain discounted relative to the US. Inflation is more subdued, supporting a lower level of rate cuts from here and continued preference for corporate bonds. In the US, tax cuts now and rate cuts later in the year should underpin consumer spending, though we expect easing to arrive in the second half rather than the first, particularly with a change in Federal Reserve leadership mid-year.

## AWARDS



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