

## OBJECTIVE

This active Premier portfolio comprises a wide range of diversified investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are equities, government bonds, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification.

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

## RATINGS AND AWARDS

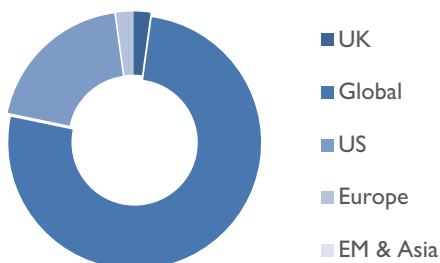


## PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
-6.63	3.75	14.47	58.15	77.74
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.98	5.84	-6.63	4.52	5.29

All performance figures are net of TAM's investment management fee.

## REGIONAL EXPOSURE %



## PORTFOLIO INFORMATION

Portfolio Benchmark	30% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 70% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 December 2009
Minimum Investment	Any size

### Charges<sup>1</sup>

TAM AMC	0.30%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.46%

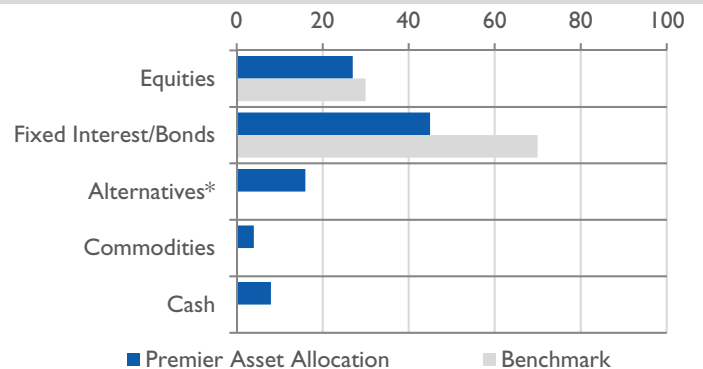
### Third Party Platform Charges<sup>2</sup>

AMC	0.30%
Underlying Fund Charge	0.51%

<sup>1</sup>VAT will be added where applicable.

<sup>2</sup>Transact Platform example – charges may vary by provider.

## ASSET ALLOCATION %



\*Absolute return, multi-asset and property may all feature within the alternatives classification.

## TOP 5 HOLDINGS

1. SPDR BLOOMBERG GLOBAL AGG	15.0%
2. JPM Global Bond Opportunities X Grs Acc	12.5%
3. TM Fulcrum Diversified Core Absolute Return C Acc GBP	11.0%
4. Capital Group Global Corporate Bond Fund Zh GBP	6.5%
5. Xtrackers S&P 500 Equal Weight ETF IC	6.0%
<b>Top 5 holdings as % of whole portfolio</b>	<b>51.0%</b>
<b>Total number of holdings</b>	<b>17</b>