

## 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 Defensive seeks to generate modest returns higher than cash in the bank over the short to medium term (3 to 5 years or more) with potential for consistent though constrained capital growth. The portfolio has a more defensive approach to equity exposure compared to Premier Cautious - typically comprising 10% equity and 90% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

## RATINGS AND AWARDS

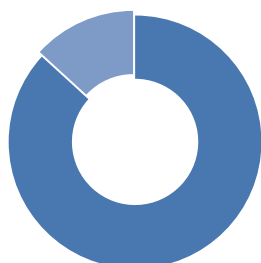


## PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
-8.01	-1.57	5.55	32.52	45.28
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.32	2.56	-8.01	3.56	3.97

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

## REGIONAL EXPOSURE %



- UK
- Global
- US
- Europe
- EM & Asia

## PORTFOLIO INFORMATION

Portfolio Benchmark	10% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 90% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 September 2011
Minimum Investment	Any size

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

TAM AMC	0.30%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.44%

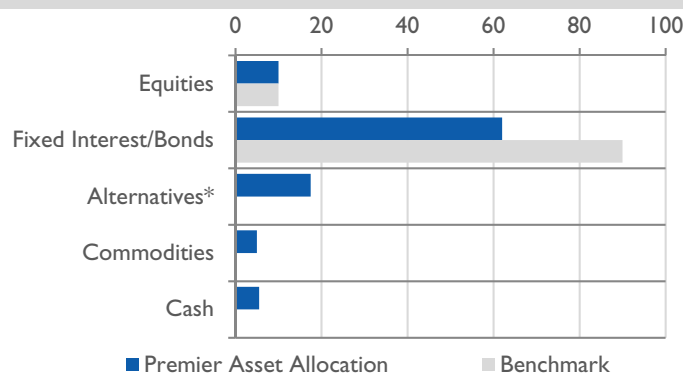
### Third Party Platform Charges<sup>2</sup>

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	17.0%
2. JPM Global Bond Opportunities X Grs Acc	15.0%
3. T. Rowe Price Funds OEIC - Dynamic Global Bond Fund	10.0%
4. TM Fulcrum Diversified Core Absolute Return C Acc GBP	10.0%
5. SPDR Bloomberg US Treasury Bond UCITS ETF	7.5%
<b>Top 5 holdings as % of whole portfolio</b>	<b>59.5%</b>
<b>Total number of holdings</b>	<b>13</b>