

OBJECTIVE

Exclusively available to our Premier clients, this Speculative portfolio comprises of 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 Speculative seeks to generate aggressive capital growth over the longer term and can experience very high levels of volatility in both the short and longer term. The portfolio will have a much higher exposure to equities compared to Premier Adventurous - potentially comprising of 100% equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

RATINGS AND AWARDS

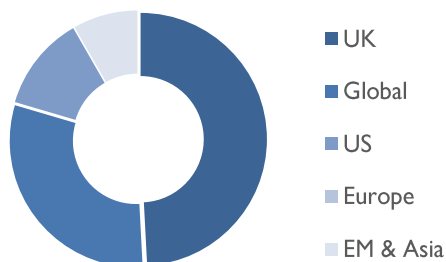


PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
-7.88	15.80	25.92	N/A	61.26
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
5.39	15.00	-11.10	6.41	11.45

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

REGIONAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All Share 50% FTSE All-World Index
Inception Date	01 January 2015
Minimum Investment	Any size

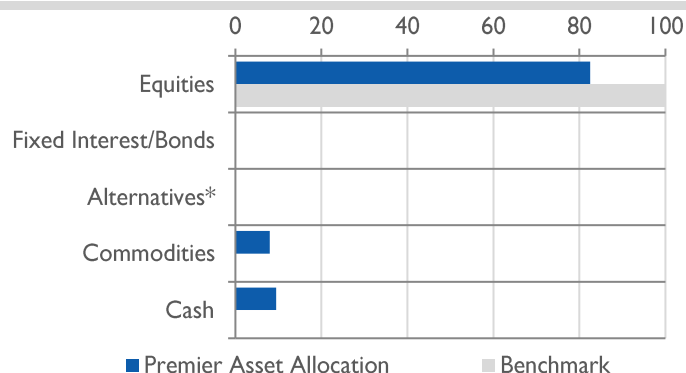
Charges¹

TAM AMC	0.30%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.50%

¹VAT will be added where applicable.

²Transact 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. iShares Core FTSE 100 ETF GBP Dist	17.0%
2. TM Redwheel UK Eq Inc S Acc	12.5%
3. Pzena Global Value A GBP Acc	12.0%
4. Xtrackers S&P 500 Equal Weight ETF IC	11.0%
5. LF Havelock Global Select A GBX Acc	10.0%
Top 5 holdings as % of whole portfolio	62.5%
Total number of holdings	10