

WHY TAM ENHANCED PASSIVE?

Enhanced Passive service has been developed by our experienced active management team, utilising our expert fund and exchange traded fund (ETF) research capabilities. The risk-graded model portfolios comprise a blend of active management and "best in class" passive and enhanced passive investments.



BSFTVMUCVCFUGSPN
 DSFBTFEWFSTDBUROWBUIF
 BMUFSOBUVFTNBSLFUTVQFSWPMBU
 NBOBFNFUOUBOEDBQBMQSFTFSWBL
)FSFDPNQBSFPVSIBODFE
 BTTVFTFSWDFUPUIFNPSF
 USBEBOBMTUSBUFHETPGGFSFECBBSH
 EDSFUROBSNBOBFHST

ACTIVE MANAGEMENT

IUIFNBSLFUTMFMPCFNPSFVODFSUBBOEWPMBUMFUIBOUIFBWFCFFOSDFFOUBSTVNBNUIUPDPOTBFSPPVSIBODFE
 BTTVFTFSWDFIIBTCFFOETFIOFEUPPVUQFSGPSN

ITUVTDBHMBSHFSQSPWFNSBWBFBTUSPOHMPOHUFNSUSBDLSDFPSEUIFTIFFSTBOETDBMFGUIFQPSUGPMETDBOSFTVM
 MBDLHUIFBHMUPNFFUIISBQEMDIBOHBNBSLFUIFBEP05DPVMEDPNQSPNUIFBCMPEFMVFSUIFMFWMTPGQS
 PQUNIBUROBOEBDUVFNBOBFNFUOUIBURVBSFMPPLDHGFS



MORE THAN EQUITIES AND BONDS

VSIBODFEBTTVFTFSWDFVTFTUIFSFTFBSIDBQBCMETPGT
 GVMMBDUVFQPSUGPMNBOBFNFUOUP EFMWF OUP UIF
 PQPSUVOTGSPN BDSPTT UIF GVMM BMUFSOBUVFT TVJF T
 DPNNPEETCBTLFUTBOETQFDOTQSFDEVTNFUBMTGSGBTUSVDU
 BOE QSPQFSUUP OBNF B GFIF FOUF FRVBOE CPOE
 NBSLFUBMTPBOBMTFEUPVODPWFSFOIBODFETUSBUFHETUIBU
 THOUBOUPVUQFSGPSNBODFPWFSBTUBOEBSEDEFYUSBLOH

BSHFS QSPWFST NBSCF SFTUSDUFE UP VTOH UIF QBTTVF
 WFTUNFOU QSPEVDUT NBOBFHFE IPVTF DI B QPUFOUBM
 THOUBOUCBSSESUPVTOHICFTUDMBTTWFTUNFOUTUPPQUNIF
 VSWFTUNFOU QPTROBOE NQPSUBOUMNBOBFH SXLBOE
 WPMBUM



THE LOW VOLATILITY OPTION

Our Enhanced Passive service performed resiliently during the 2022 market volatility because of its active management, diversification, and tactical use of enhanced passive ETFs. The active management element of the strategy was instrumental in avoiding some of the market's traps in 2022. This resulted in a smoother return profile, lower volatility, and significantly improved capital preservation qualities, which proved to be critical to clients.

The delivery of diversification and capital preservation by larger providers could be inhibited by virtue of their size and scale, combined with less active management. Whilst traditional passive strategies could achieve results and positive performance during long straight bull markets, they will inevitably suffer in times when your portfolio needs to quickly adapt to the changing environment. In this respect, our Enhanced Passive service could be a much more efficient investment vehicle for minimising downside risk and preserving capital.



TAKING CONTROL

Our core strategic asset allocation, which governs the top-down investment direction for your portfolio, is derived from Amber River's group strategic asset allocation provided by Redington. In this respect, we will incorporate yours and your adviser's expectations into our own award-winning investment models.

Larger providers will likely have many layers of management and decision makers. Individual institutions invested into their strategies will therefore likely have little to no sway on direction, investment techniques or positioning.

Our commitment to engaging with investors on our Enhanced Passive service will enable a much deeper level of information sharing between you, your adviser and the fund manager, which larger managers may struggle to match due to their size and scale.

