

## BALANCED PORTFOLIO

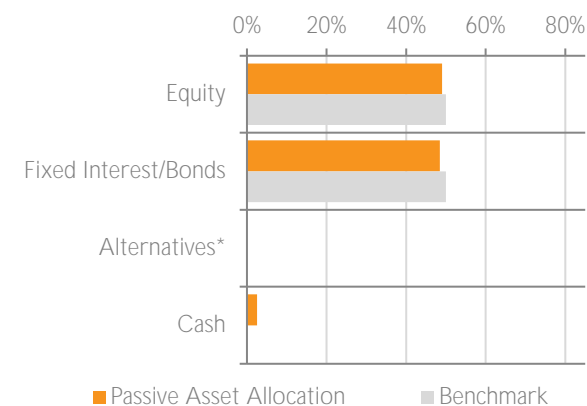
30<sup>th</sup> SEPTEMBER 2018

## OBJECTIVE

In contrast to our portfolios of active investment products, this TAM Passive portfolio comprises solely of passive investment vehicles (such as unit trusts and exchange traded funds) that simply track a market and aim to deliver returns reflective of how that market is performing. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Property and exchange traded commodities may all feature within the alternatives classification.

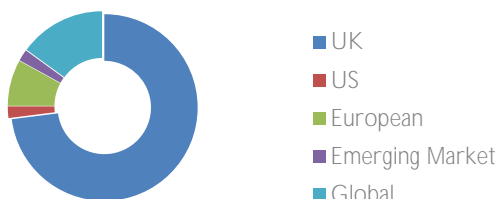
Passive Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Passive Growth - typically comprising of 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## CURRENT ASSET ALLOCATION



\*Property and exchange traded commodities may all feature within the alternatives classification

## GEOGRAPHICAL EXPOSURE



## PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All-Share Index 50% FTSE UK Gilts up to 5 Year Index
Inception Date	1 <sup>st</sup> January 2012*
Investment Management Charge (p.a.)	0.15% + VAT
Minimum Investment	£7,500
Currency Options	GBP, USD
Accessibility	Direct, ISA, SIPP & Life Wrap
Underlying Funds OCF Weighted Average	0.16%

TAM RISK RATING: (MEDIUM)



## PERFORMANCE SUMMARY\*

1 Year	3 Year	5 Year
1.00%	14.83%	18.92%

Calendar Year Returns			Annualised*	
2016	2017	2018	Return	Volatility
10.09%	5.99%	(0.19%)	3.53%	4.63%

\*Launched in 2017, our TAM Passive performance figures quoted have been simulated for illustrative purposes only. Figures quoted are proforma, assuming the portfolio had tracked the FTSE All-Share and FTSE UK GILTS up to 5 Year indices as closely as possible, minus TAM fees. Data sourced from FE Analytics and calculated on the assumption that the current portfolio model was held from 1st January 2012. Annualised performance numbers are based on the historical 5-year data. Simulated past performance is not necessarily a guide to future returns. The value of investments, and the income from it, may go down as well as up and may fall below the amount initially invested.

## CURRENT TOP 5 HOLDINGS

iShares UK Gilts 0-5yr UCITS ETF	Fixed interest/Bonds	33.00%
BlackRock 100 UK Equity Index Tracker Fund	Equity	28.00%
Legal & General Short Dated Sterling Corporate Bond Index Fund	Fixed interest/Bonds	13.00%
HSBC European Index Fund	Equity	8.50%
HSBC FTSE 250 Fund	Equity	7.00%
Top 5 Holdings as % of whole portfolio		89.50%
Total number of holdings		9

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