

CASH PLUS

Capital preservation and liquidity portfolio

A low risk portfolio for uncertain markets



WHY CASH PLUS

Periods of uncertainty are a normal part of investing. At times, advisers and clients may prefer to pause risk taking, hold capital temporarily, or wait for greater clarity before committing to longer-term strategies.

Cash Plus is designed for these situations.

It is a discretionary portfolio focused on capital preservation and is invested across a diversified range of cash, money market, and short-duration fixed income funds.

While Cash Plus aims to preserve capital, it remains an investment portfolio and may experience modest fluctuations in value.

Cash Plus allows capital to remain invested within the TAM ecosystem without the need to open new accounts or step outside an established structure.





HOW CASH PLUS IS USED

Cash Plus is commonly used:

- When clients are cautious about near term market conditions
- As a temporary holding during portfolio transitions
- While awaiting investment decisions or known cash requirements
- As a low risk allocation alongside longer term strategies

In prolonged periods of very low interest rates, portfolios of this nature were less relevant. In today's higher interest rate environment, Cash Plus has regained relevance as a practical, risk-aware holding.

It allows advisers and clients to remain invested and operationally efficient without committing to higher-risk assets before they are ready.

Portfolio features

- Capital preservation focused discretionary portfolio
- Invested across cash, money market, and short-duration fixed income funds
- Daily liquidity under normal market conditions
- Designed to manage risk rather than seek capital growth
- Returns are driven by prevailing interest rates and portfolio positioning rather than market growth
- Fully integrated within TAM's existing infrastructure

Practical information

- Available in GBP, USD, and EUR
- Minimum investment of £7,500 or currency equivalent
- Daily dealing and full transparency
- Custody provided by Pershing, a BNY Mellon company



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