

# TAM ENHANCED PASSIVE MODEL PORTFOLIO SERVICE

Designed for advisers.  
Built for clients.

A risk managed, systematically constructed passive portfolio service,  
from Defensive 20 to High Growth 100



# WHY TAM ENHANCED PASSIVE

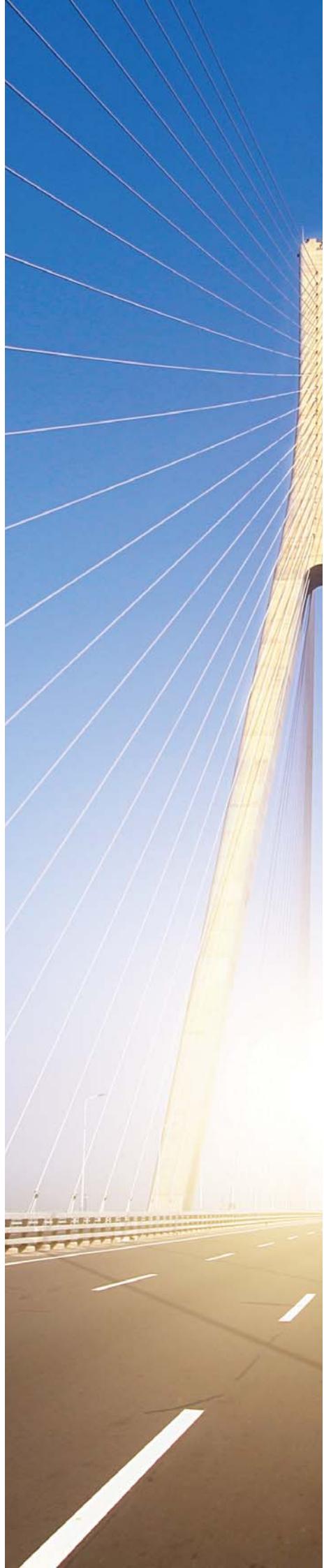
**A disciplined, cost conscious  
approach to long term investing.**

Many clients value transparency, diversification, and low costs. Advisers increasingly need solutions that deliver consistent market exposure while maintaining clear risk control.

TAM Enhanced Passive is a global, multi-asset model portfolio service designed to provide clients with broad market exposure using passive investments, managed within clearly defined risk parameters.

Portfolios are constructed to capture long term market returns efficiently while actively managing risk at portfolio level.

**TAM Enhanced Passive is built  
for advisers who want a  
systematic, rules based  
investment approach without  
sacrificing oversight or discipline.**





# OUR APPROACH

## Systematic investing. Active risk control.

TAM Enhanced Passive combines passive building blocks with active oversight of portfolio risk.

Each model portfolio is aligned to a specific client risk profile. Asset allocation is actively monitored and adjusted as market conditions change, while the underlying investments remain passive.

### How risk is managed

- Defined neutral equity allocations for each risk profile.
- Tactical flexibility of  $\pm 10$  percent around target equity levels.
- Ability to reduce equity exposure significantly during periods of market stress.
- Ongoing oversight by TAM's investment team.

**The objective is to provide consistent, diversified market exposure while managing downside risk.**

# MODEL PORTFOLIOS AT A GLANCE

**Clearly defined risk profiles using passive building blocks.**

Each TAM Enhanced Passive model portfolio has a neutral equity allocation aligned to a specific level of risk. Tactical ranges allow portfolios to adapt as market conditions change.

	<b>NEUTRAL EQUITY</b>	<b>TACTICAL RANGE</b>	<b>MINIMUM EQUITY IN STRESSED MARKETS</b>	<b>OBJECTIVE</b>
Defensive 20	<b>20%</b>	10% to 30%	0%	Low risk strategy providing diversified market exposure with limited volatility.
Cautious 40	<b>40%</b>	30% to 50%	20%	Conservative growth through diversified passive exposure with an emphasis on capital preservation.
Balanced 60	<b>60%</b>	50% to 70%	30%	Balanced exposure to global equity and bond markets for long term growth.
Growth 80	<b>80%</b>	70% to 90%	40%	Higher equity exposure for clients seeking long term capital appreciation.
High Growth 100	<b>100%</b>	90% to 100%	50%	Fully invested global equity strategy for long term investors with a high risk appetite.

During periods of elevated market stress, equity exposure may be reduced towards the stated equity level.

# HOW WE MANAGE CLIENT PORTFOLIOS



## A STRUCTURED, RULES BASED INVESTMENT PROCESS

TAM Enhanced Passive portfolios are managed using a consistent and repeatable framework.



## ASSET ALLOCATION

We apply a top down, global multi-asset approach. Each portfolio is aligned to a defined equity target and managed within clear risk ranges.



## PASSIVE INVESTMENT SELECTION

Portfolios are constructed using high quality passive investments such as index funds and exchange traded funds. These are selected based on liquidity, cost efficiency, index quality, and tracking reliability



## PORTFOLIO CONSTRUCTION AND RISK CONTROL

Risk is managed at portfolio level, not at individual instrument level. Diversification across regions and asset classes is central to the design of each model.



## ONGOING MONITORING

Portfolios are monitored daily and reviewed regularly by TAM's investment committee. Asset allocation adjustments are implemented when conditions require them.

# WHY ADVISERS CHOOSE TAM ENHANCED PASSIVE

Efficiency without compromise.



## COST EFFICIENCY

- Passive investments used to reduce underlying costs.
- Transparent fee structure.



## RISK DISCIPLINE

- Defined risk profiles with built in flexibility.
- Active oversight of portfolio risk.



## TRANSPARENCY

- Clear holdings and daily pricing.
- Full visibility of underlying investments.



## INFRASTRUCTURE

- Available on leading platforms and wrappers.
- Full online access for monitoring, reporting, and documentation.
- Custody provided by Pershing, a BNY Mellon company.

Advisers retain full ownership of the client relationship and responsibility for suitability.

# GETTING STARTED

## Simple. Transparent. Adviser friendly.

- Available in GBP, USD, and EUR.
- Minimum investment of £7,500 or currency equivalent.
- Daily dealing and full transparency.
- Compatible with most pension, platform, and international wrapper structures.

TAM Enhanced Passive is designed to integrate seamlessly into existing adviser processes and client relationships.

### Contact Us

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#### *Important Information*

*TAM Enhanced Passive is a discretionary model portfolio service. Clients retain full ownership of the underlying investments. This is not a pooled fund or collective investment scheme.*





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