



**AWARD-WINNING**  
DISCRETIONARY INVESTMENT MANAGEMENT



ASSET  
MANAGEMENT



FOR INVESTMENT PROFESSIONALS ONLY

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## WHO WE ARE

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TAM Asset Management Ltd is an award-winning discretionary investment management company with decades of industry experience in offering forward-thinking portfolio management services to individual clients and institutions around the world.

Our team of expert investment professionals believe that every investor should have access to actively managed, diversified investment portfolios regardless of their level of wealth. This principle is also a priority for the FCA, and forms part of its mission to ensure that no group of potential investors are denied access to investment services.

TAM do not believe in a one-size-fits-all approach and as such have over the years designed and developed a vast range of services for advisers to offer their varying clientele - from suites of dynamic and passive investment portfolios, to suites of ESG and Sharia investment portfolios.

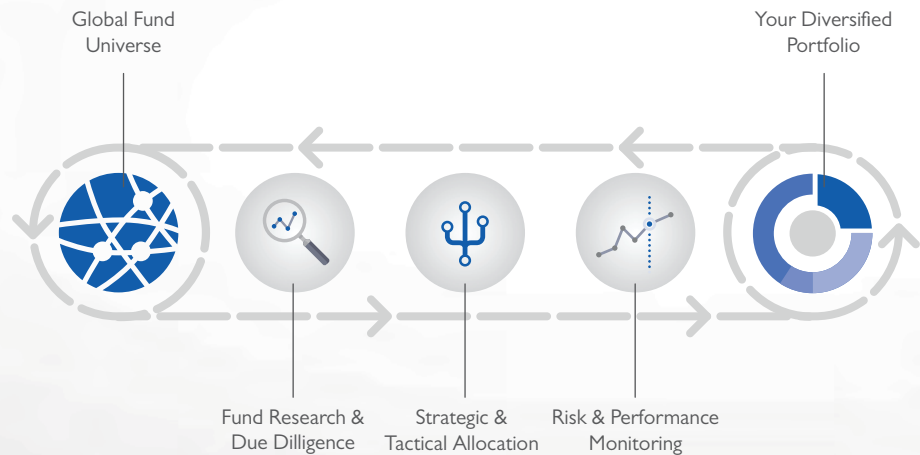


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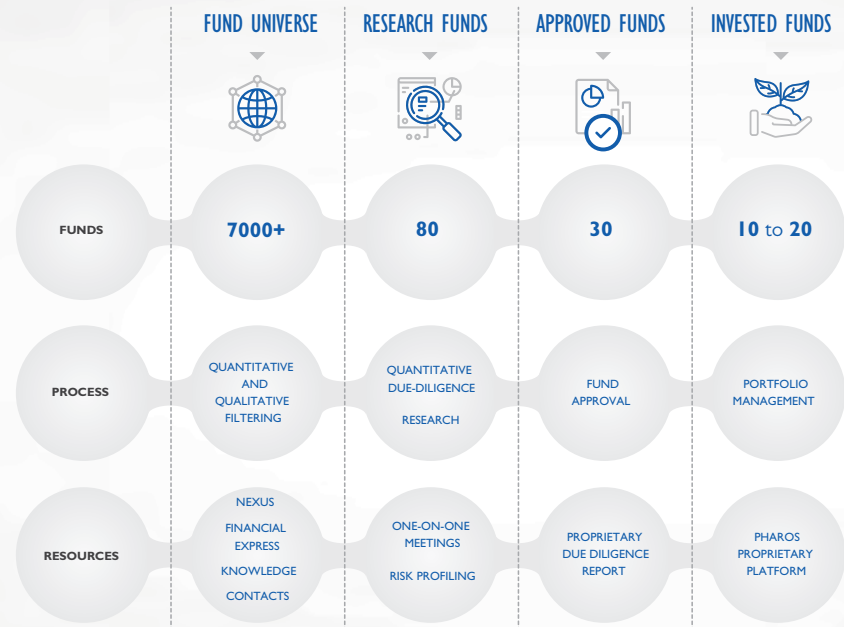
## INVESTMENT PROCESS

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We follow a robust and well considered investment process. From asset allocation modelling, fund universe filtering and selection, to the construction and monitoring of your client's portfolio, we follow specific guidelines and procedures to ensure well-balanced and diversified portfolio construction.



We monitor a universe of over 7000 funds, conducting structured and comprehensive research and in-depth qualitative analysis and due-diligence in order to choose the right funds for each portfolio.



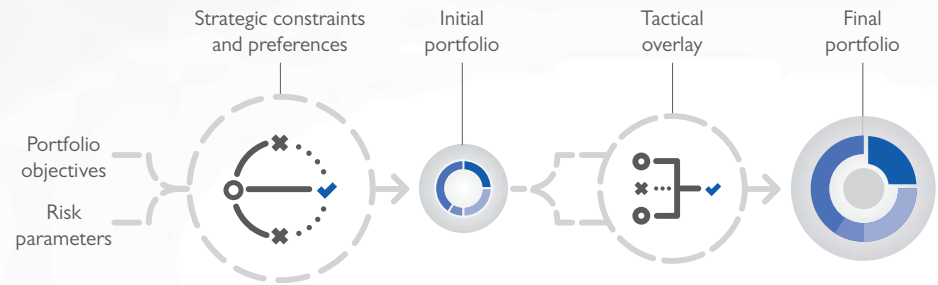
We invest with the best fund managers from the largest fund houses around the world, aiming to invest in the lowest cost institutional focused funds. Our team of analysts visit the managers we invest with, conducting 100s of manager interviews a year, all with the aim of ensuring the accurate selection of investments for your client's portfolio.

## FUND RESEARCH

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## PORTFOLIO CONSTRUCTION

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Markets are forever changing, so we must continuously anticipate and adapt. Based on the investment objectives and risk profile, long-term strategic allocations are determined. Around this, shorter-term tactical positions are added to react to changes and dampen market volatility.

We have made our portfolios as accessible as possible. We accept investments directly, or transfers from an ISA, pension scheme, life insurance bond or trust. We work with most of the major product providers, taking away adviser burden by liaising directly with the ceding offices.

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PORTFOLIO  
ACCESS

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## SECURITY OF ASSETS

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The security of your client's investment is paramount, which is why TAM do not seek to hold client assets directly and instead investments are typically held on the client's behalf with our custodian, Pershing Securities Limited, who:

- Have over 600,000 clients with assets of over \$1.9 trillion.
- Are part of The Bank of New York Mellon Corporation (BNY Mellon), one of the world's largest and strongest financial institutions.
- Offer some of the highest levels of protection available in the industry.

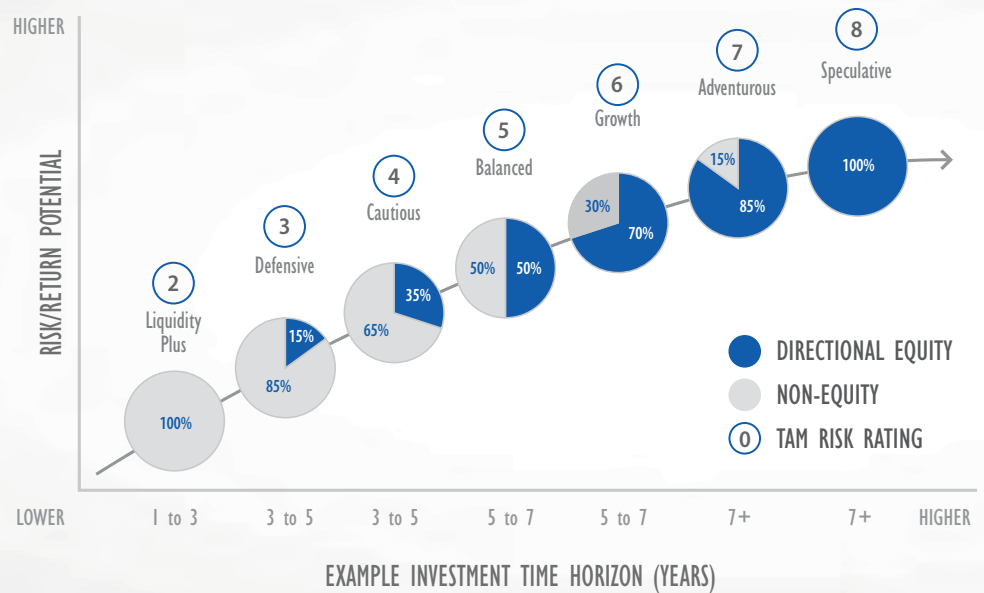


**BNY MELLON**

**PERSHING**

The liquidity of an investment is fundamental for its consideration for a portfolio. The time required to return your clients' money is reported everyday and we do not impose any lock-in periods for clients withdrawing or moving their funds if their circumstances change, or they are not entirely satisfied.

We manage portfolios across the risk spectrum and their composition is driven by current market conditions. Our ESG, Sharia and Passive ranges are available in Defensive to Adventurous, and our Premier service is available across the entire spectrum.



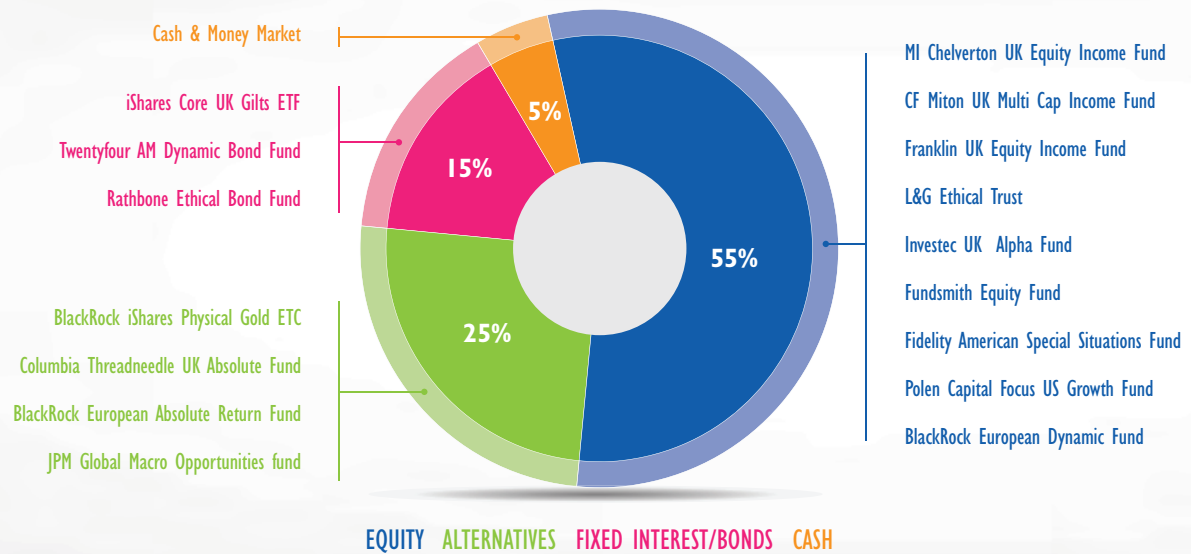
Source: TAM Asset Management Ltd.. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested. Weightings may deviate from these levels at the Investment Team's discretion, whilst staying within specific guidelines.

## RISK MANAGEMENT



# DIVERSIFICATION

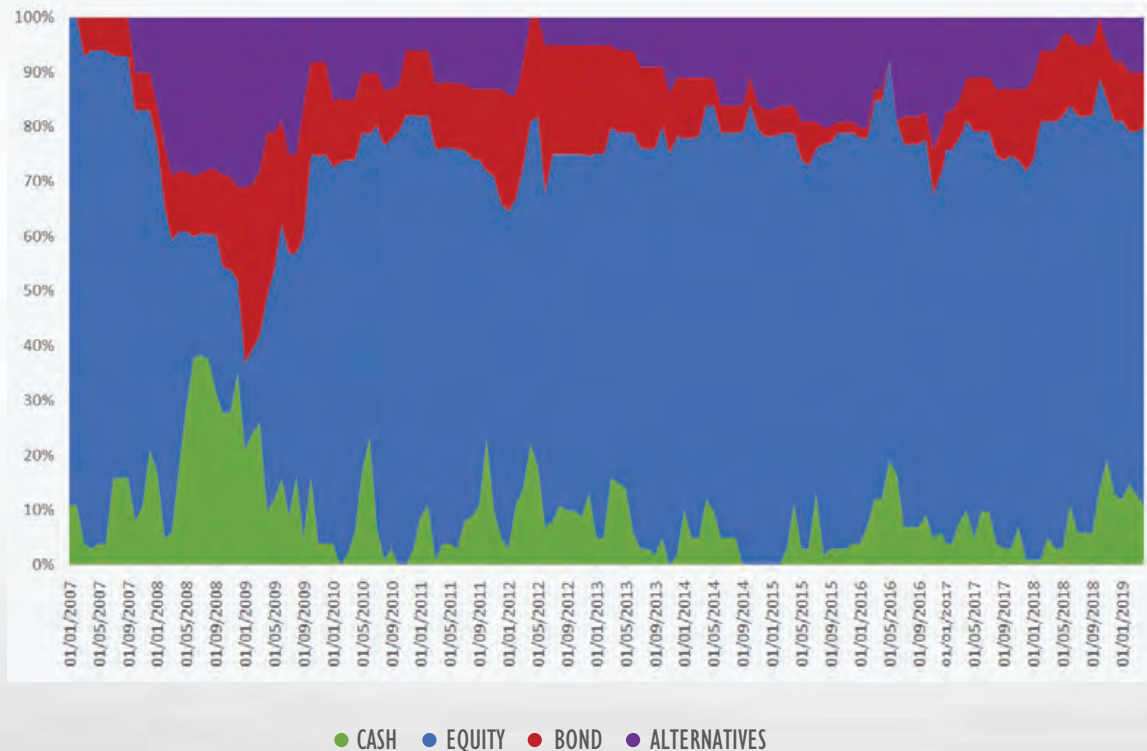
TAM uses diversification across asset class, geographical focus and underlying funds to spread risk and exposure. Below is a snapshot of the asset allocation and fund selection a Premier Balanced portfolio may invest in.



Source: TAM Asset Management Ltd. The diagram is representative of a Premier Balanced portfolio. Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines.

## FLEXIBILITY

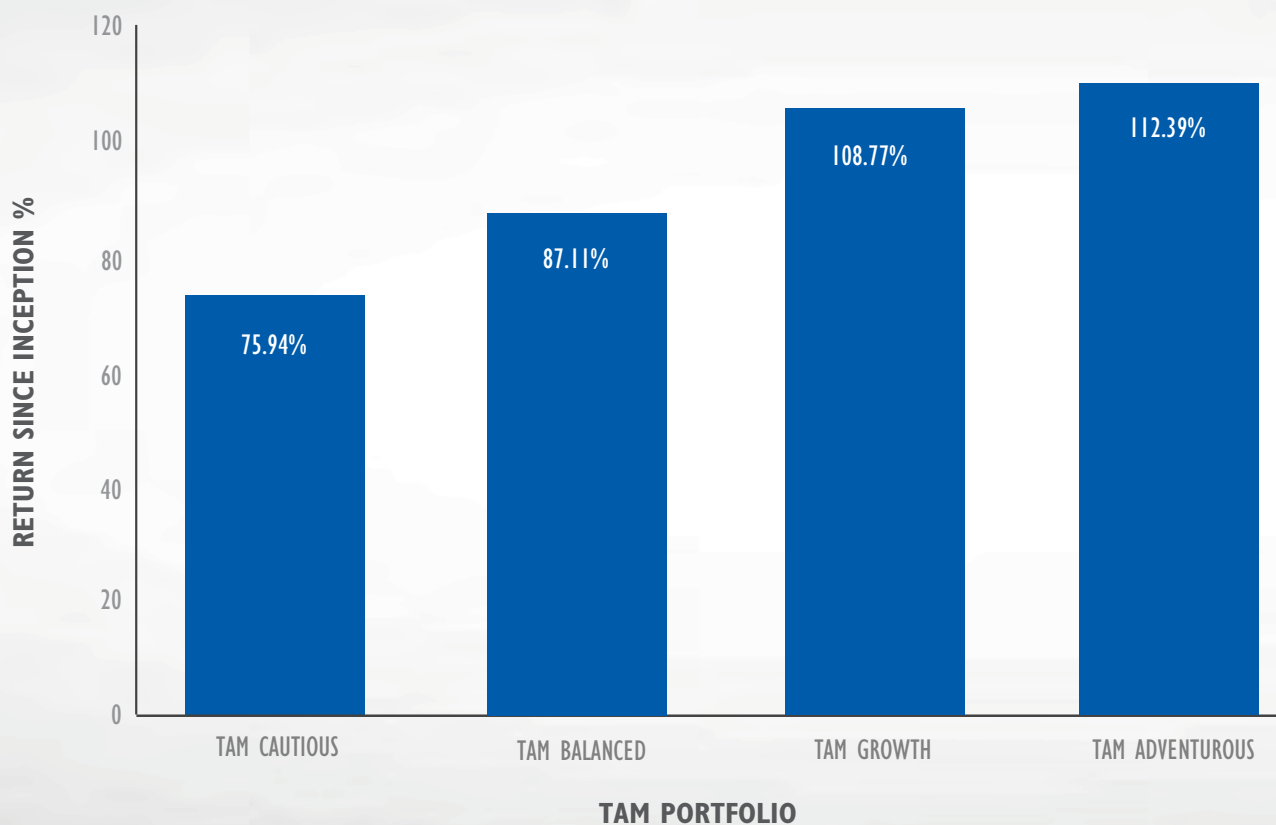
Our investment portfolios benefit from our ability to adjust their compositions in order to quickly react to key market conditions. This flexibility allows us, within a portfolio's parameters, to add protection or take advantage of a growing market. To illustrate, the image shows the actions taken by our investment team to protect clients' wealth during the 2008 financial crash, actions similar to those carried out during the 2020 COVID-19 market fall.



Source: TAM Asset Management Ltd. The graph is representative of a Premier Growth portfolio during the period shown.

## LONG-TERM TRACK RECORD

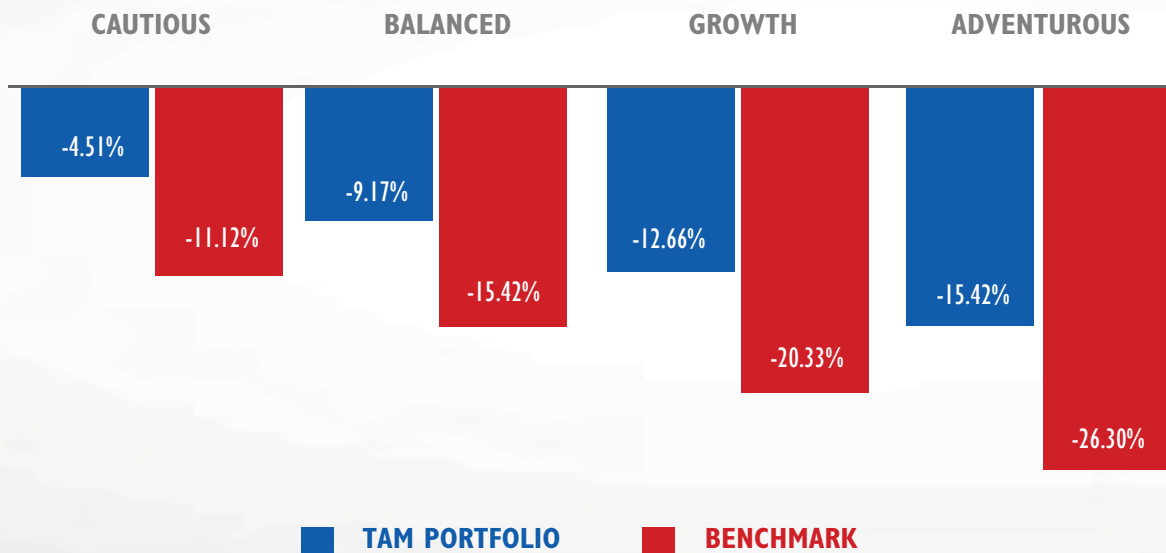
TAM has a 13 year track record demonstrating performance across different market cycles and conditions. Our aim is simple; to maximise performance and outperform our benchmarks with minimal risk.



Source: TAM Asset Management Ltd. TAM Premier portfolio return from inception (Cautious 1/1/08, Balanced 1/1/08, Growth 1/1/11, Adventurous 1/1/08) to 31/12/20 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.

## CAPITAL PRESERVATION

Capital preservation is at the forefront of TAM's investment strategy. Our active portfolio management enables the investment team to reduce risk during difficult market periods, minimising losses for client portfolios and therefore resulting in potentially stronger recovery in financial markets in the years that follow. To illustrate, the image shows the average performance of TAM's investment portfolios against their benchmark during the 2008 financial crash and 2020 COVID-19 market fall.



*Source: TAM Asset Management Ltd. Average TAM Premier portfolio return from 1st January 2008 to 31st December 2008 and 1st January 2020 to 31st March 2020 net of TAM fees. Each benchmark is a composite of the broader UK equity market and the sovereign debt market. Past performance is not a guide for future returns and investors may get back less than their original investment.*

# tampremier

## DYNAMIC PORTFOLIOS

### FEATURES

- 12 year track record
- 7 risk profiles
- Defaqto Risk Rated
- No minimum/maximum investment
- Invest directly or via an ISA, Pension, trust, Bond or Life Assurance wrapped product.



### PRICING

(Applicable to new business from 1/1/21)

- AMC: 0.3% per annum
- Platform fee: 0.25% per annum
- Nominee fee:  
Portfolios £200k and under = £12.50 per quarter  
Portfolios over £200k = £25 per quarter
- Execution fee: 1% up to £30 per transaction

#### VAT

Value Added Tax (VAT) will be added where applicable.

#### OCFs

The funds in each TAM portfolio will also carry an average annual cost (Ongoing Charges Figure (OCF)). This will be dependent on the composition of the underlying investments and may fluctuate over time.



## ENVIRONMENTAL, SOCIAL & GOVERNANCE INVESTMENTS

### FEATURES

- 7 year track record
- 5 risk profiles
- Defaqto Risk Rated
- No minimum/maximum investment
- Invest directly or via an ISA, Pension, trust, Bond or Life Assurance wrapped product.



### PRICING

(Applicable to new business from 1/1/21)

- AMC: 0.4% per annum
- Platform fee: 0.25% per annum
- Nominee fee: £25 per quarter
- Execution fee: 1% up to £15 per transaction

### VAT

Value Added Tax (VAT) will be added where applicable.

### OCFs

The funds in each TAM portfolio will also carry an average annual cost (Ongoing Charges Figure (OCF)). This will be dependent on the composition of the underlying investments and may fluctuate over time.

tamsharia 

## ISLAMIC INVESTMENTS

### FEATURES

- 6 year track record
- 5 risk profiles
- No minimum/maximum investment
- Invest directly or via an ISA, Pension, trust, Bond or Life Assurance wrapped product.

### PRICING

(Applicable to new business from 1/1/21)

- AMC: 0.5% per annum
- Platform fee: 0.25% per annum
- Nominee fee: £25 per quarter
- Execution fee: 1% up to £30 per transaction

### VAT

Value Added Tax (VAT) will be added where applicable.

### OCFs

The funds in each TAM portfolio will also carry an average annual cost (Ongoing Charges Figure (OCF)). This will be dependent on the composition of the underlying investments and may fluctuate over time.





## PASSIVE INVESTMENTS

### FEATURES

- 3 year track record
- 5 risk profiles
- No minimum/maximum investment
- Invest directly or via an ISA, Pension, trust, Bond or Life Assurance wrapped product.



### PRICING

(Applicable to new business from 1/1/21)

- AMC: 0.15% per annum
- Platform fee: 0.25% per annum
- Nominee fee: £12.50 per quarter
- Execution fee: 1% up to £12.50 per transaction

### VAT

Value Added Tax (VAT) will be added where applicable.

### OCFs

The funds in each TAM portfolio will also carry an average annual cost (Ongoing Charges Figure (OCF)). This will be dependent on the composition of the underlying investments and may fluctuate over time.



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## TAM PLATFORM

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Everything you and your client will need to know about their investment portfolio is delivered through TAM's innovative online platform:

- Log in anytime, from anywhere and on any device
- Commentary available 24/7
- Fully customisable, periodic reporting and information down to contract note level
- Immediate, internet-based valuations can be viewed online, printed or saved as a PDF



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## NEXT STEPS

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### Complete a portfolio risk questionnaire with your client

This questionnaire is straightforward and will help you and your client decide how much risk they're willing and able to take with their money.

### Request a tailored pre-investment report for your client

This report will describe how the portfolio will be managed, and outline the current investment strategy and portfolio fees. Proposals also include a MiFID II compliant ex-ante costs page.



### Apply online

Once you have reviewed the proposal with your client and they confirm they are happy to proceed, our digital application form allows you to complete, sign and return it online, taking away the need to print and post, saving you both time and resource.

## CHARITABLE GIVING



Your GIA and ISA clients can join our exclusive 'You Give, We Give' scheme. The pioneering initiative provides investors with the opportunity to donate a percentage of their annual portfolio gain to a charity of their choice, and TAM will match that donation with an equal percentage from our annual fees.

You too can support your client's chosen charity by donating an equal percentage from your ongoing management fee, simply by ticking the relevant box on the application form. We take care of everything, so you don't have to.

### YOU GIVE

The investor decides what percentage of their annual portfolio gain to donate to charity when opening their account <sup>1</sup>



### WE GIVE

TAM will donate the same percentage from our total annual fees



### TO A CHARITY OF CHOICE

The investor's chosen charity will receive their donation, our donation, plus even more from HMRC Gift Aid <sup>2</sup>

<sup>1</sup> Maximum of 20%.

<sup>2</sup> The eligibility of the client's nominated charity to apply for Gift Aid and the amount they receive will vary on a case by case basis.

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ADDITIONAL  
ACCESS

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A selection of our award-winning investment portfolios are also available via the below platforms.

**advance**   
by embark

**ascentric**

  
**AVIVA**

**novia** /  
global

**SEVEN**   
Investment Management

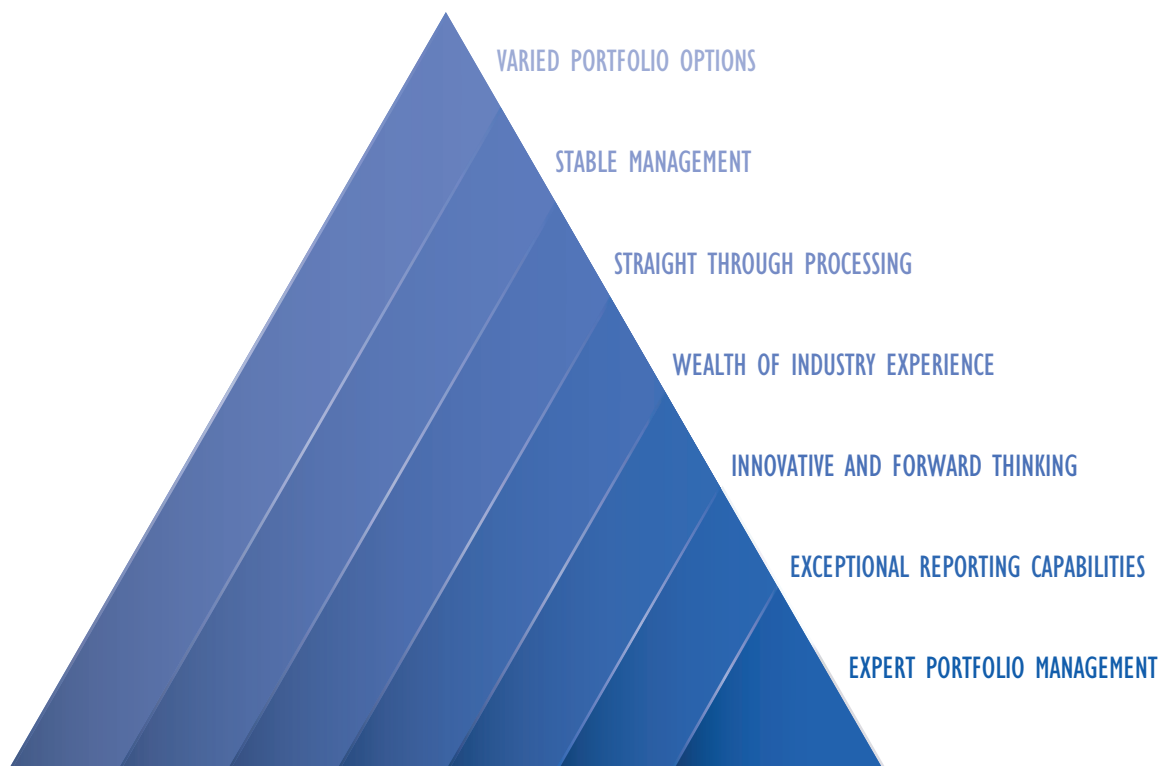
**Standard Life**  **Aberdeen**

**transact**   
take control

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# WHY TAM?

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For more information please visit  
[WWW.TAMASSETMANAGEMENT.COM](http://WWW.TAMASSETMANAGEMENT.COM)



ASSET  
MANAGEMENT

**GET IN TOUCH WITH US**

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