



tamethical 

# TAM ETHICAL

*Ethical and socially responsible solutions*



in association with tamethical 

PRODUCT BROCHURE 2015/16



# TAM ASSET MANAGEMENT

## SOCIAL RESPONSIBILITY AND MANAGING YOUR WEALTH

Making the right financial decision has never been more important or challenging. The additional complexity of incorporating one's own ethical beliefs or a focus on social responsibility into that investment decision can make it overwhelming. To address this TAM has created a range of risk profile portfolios containing only investments that have been actively screened for their ethical credentials. Although not all investors will share the same ethical beliefs we believe that these portfolios offer the attractive combination of expertly managed investment portfolios and the reassurance that social responsibility issues and ethical considerations are being addressed.

### TAM ETHICAL

TAM Asset Management Ltd believes in a risk graded approach to portfolio management. Our Ethical products offer a select range of model portfolios designed to fulfill the objectives and aspirations of most of our clients.

We conduct rigorous research and apply portfolio construction techniques to ensure that every client's portfolio is managed in line with their objectives and agreed risk profiles. We also take an active approach to multi-asset and international investment, so we can create diversified portfolios and manage them to fit the prevailing circumstances. To ensure that TAM remains responsive to changing market conditions we use both a strategic and a tactical investment process.

TAM investment management and research teams review economic data and market factors that affect portfolio risk and performance on an ongoing basis. Tactical portfolio allocation changes can therefore be made swiftly and decisively should market factors necessitate it. We adopt a proactive attitude to rebalancing.

We continually monitor investments and review them for consistency and style shift. Our due diligence process is ongoing and is supplemented with face to face meetings with investment managers.



in association with  
**tamethical**

#### The TAM "You Give, We Give" Scheme

TAM understands the ethical beliefs of our clients. To demonstrate this, we have created our unique "You Give, We Give" Scheme. Through this scheme you have the option to elect to donate a percentage of your annual portfolio gain to a charity of your choice. However what makes this unique is that TAM will donate the same percentage from our annual management fees.

#### You Give, We Give!

This scheme is not available to pension or life assurance clients and ISA's; but all other clients can elect to help TAM create a better society for us all.

### KEY ADVANTAGES

#### Low cost

Access to professional discretionary management without incurring premium costs.

#### Pre investment report

We produce a comprehensive report which clearly focuses on investment objectives, risk rating and asset allocation. This is provided to all clients **before investing**.

#### A range of risk-profiled portfolios

The Ethical portfolios span the risk spectrum so no matter what your profile, there is a portfolio to suit you.

#### Accessibility

You can invest directly into the five Ethical portfolios, or use them as an underlying asset for an ISA, SIPP, Pension, Workplace Pension, Trust or Life Assurance wrapped product.

#### TAM platform

The Ethical portfolios run on TAM's innovative platform, which allows instant valuations, performance information and asset exposure analysis.

#### Consolidation of financial assets

Our platform allows clients to view all their financial assets in one place.

#### Transparency

We provide the highest levels of transparency for assets and costs in line with, and often exceeding, that required by the Regulator.

#### International investment & increased diversification

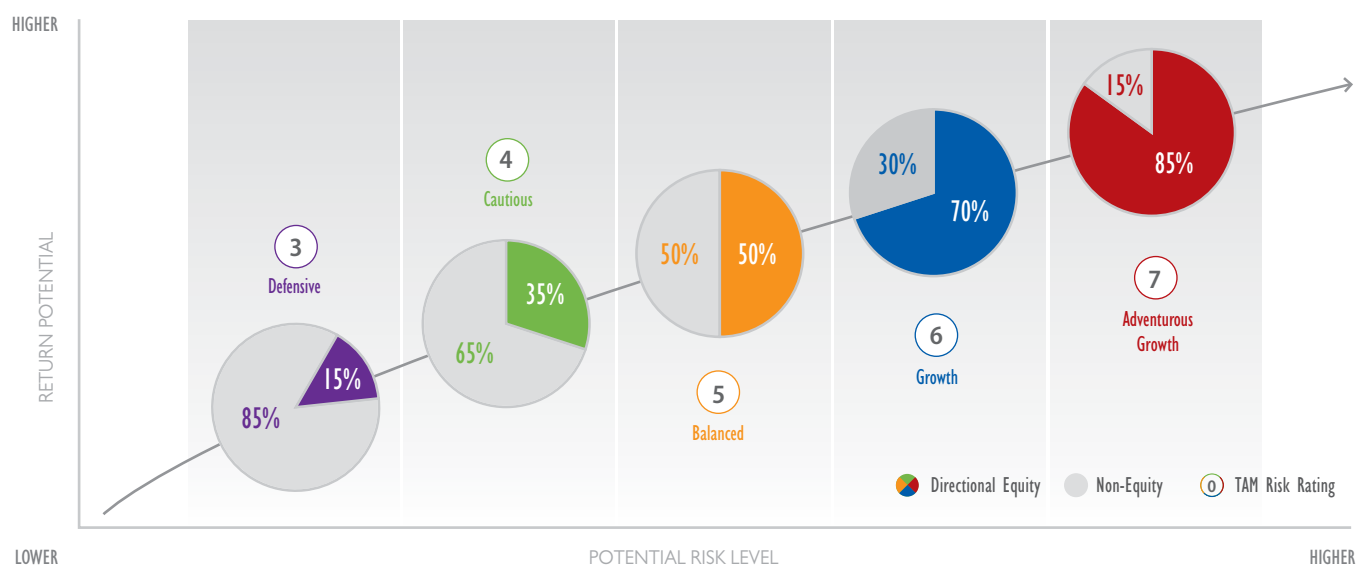
The Ethical product allows for broadly diversified investment solutions including an international element in line with the risk profile selected.

#### Fast and simple online application

Once a professional advisor is registered with TAM they can download customised client reports and efficiently open accounts.

# ETHICALLY FOCUSED SOLUTIONS TO RISK

TAM Ethical clients, in conjunction with their financial adviser, select a risk profile that most closely reflects their investment return objectives and attitude to risk. TAM offers five model portfolios that span the risk spectrum from more defensive lower risk returns through to higher risk equity based investment returns.



This simple graphic highlights the range of risk solutions on offer and their neutral equity versus non equity component. This weighting may change as a result of the strategic flexibility the manager maintains.

ETHICAL PORTFOLIO	RISK RATING	RISK LEVEL	OBJECTIVE	EMPHASIS	INVESTMENT HORIZON
Defensive	3	Low	Modest returns with consistent but constrained growth	Wealth preservation in inflation adjusted returns, rather than growth	3 to 5 Yrs
Cautious	4	Low to Medium	Modest capital growth, with a cautious approach	Element of capital growth above bond based returns	3 to 5 yrs
Balanced	5	Medium	Modest capital growth over the longer term	Modest capital growth but cognisant of higher risks involved	5+ yrs
Growth	6	Medium to High	Capital growth over the medium to longer term	Higher risk growth for clients aware of equity risks	5+ yrs
Adventurous	7	High	Strong long term capital growth	Up to 100% equity exposure and risks involved	5+ yrs

## MULTI-ASSET INVESTING

With a best of breed approach, TAM creates and manages portfolios diversified by not only the underlying investment asset and sector, but also by manager and corporate provider. This is essential in adding value to client portfolios. Depending upon the selected risk profiled portfolio, TAM uses OEICS, unit trusts, exchange traded funds to access a broad range of assets including equities, bonds, property, absolute return funds and investment trusts.

# BENEFITS OF THE TAM PLATFORM

TAM has developed an innovative online platform that offers 24 hour access to clients and advisers alike. Our platform allows instant consolidation of your investments, up to date portfolio valuations and detailed analysis of performance and asset exposure. Clients also enjoy peace of mind that their assets are securely held with one of the world's largest custodians, Pershing, BNY Mellon.



The TAM platform can be accessed from any location simply by logging onto our secure area at [www.tamassetmanagement.com](http://www.tamassetmanagement.com)

## INFORMATION



"I like the idea that my IFA and I can see my portfolio 24 hours a day. TAM's exceptional online visibility gives me peace of mind and my adviser can see exactly what is going on."

PF, Plymouth

## SECURITY



"I worry about how safe my money is especially with all the current press comment. It's good to know that my TAM investments are securely held!"

DD, Leeds

## DELIVERY



"Markets seem to get more volatile every day, it is good to know that TAM can and will take the difficult investment decisions and manage my investments in a way I am comfortable with."

PH, Gloucester

## CONVICTION



"Good performance does not come from following the herd, but from making decisive calls on the market. This is reflected in TAM's performance."

TC, Bristol

## WHAT NEXT?

TAM does not believe in over complicating the account opening process and has worked with clients and advisers to ensure that our procedures are straightforward. **Contact us to take the important next step for you and your clients.**

TAM ASSET MANAGEMENT LTD  
City Tower  
40 Basinghall Street, London  
EC2V 5DE  
United Kingdom



TAM ASSET MANAGEMENT INTERNATIONAL LIMITED  
Cyber Tower  
72201  
Ebene  
Mauritius

+44 (0) 20 7549 7650  
+44 (0) 20 7549 7786  
[admin@tamassetmanagement.com](mailto:admin@tamassetmanagement.com)  
[www.tamassetmanagement.com](http://www.tamassetmanagement.com)

**TELEPHONE**  
**FACSIMILE**  
**EMAIL**  
**WEB**

+230 454 6400  
+230 454 5413  
[info@tamint.com](mailto:info@tamint.com)  
[www.tamint.com](http://www.tamint.com)

JOIN US ON

TAM Asset Management Ltd is authorised and regulated by the Financial Conduct Authority No. 208243. Registered in England No. 04077709. Registered Office: 10<sup>th</sup> Floor, City Tower, 40 Basinghall Street, London, EC2V 5DE  
TAM Asset Management International Limited is regulated by the Financial Services Commission of Mauritius.

DISCLAIMER: This document is not intended in isolation as an offer or solicitation or recommendation to use or invest in any of the services or products mentioned herein. Investors should be aware that the value of investments, and the income from it, can go down as well as up so you may get back less than you invested. Past performance is not necessarily a guide to future returns. The investments and services referred to in this document may not be suitable for all investors and, if in doubt, you should seek qualified independent financial advice.

TAM Asset Management Ltd and TAM Asset Management International Limited are not registered charities.