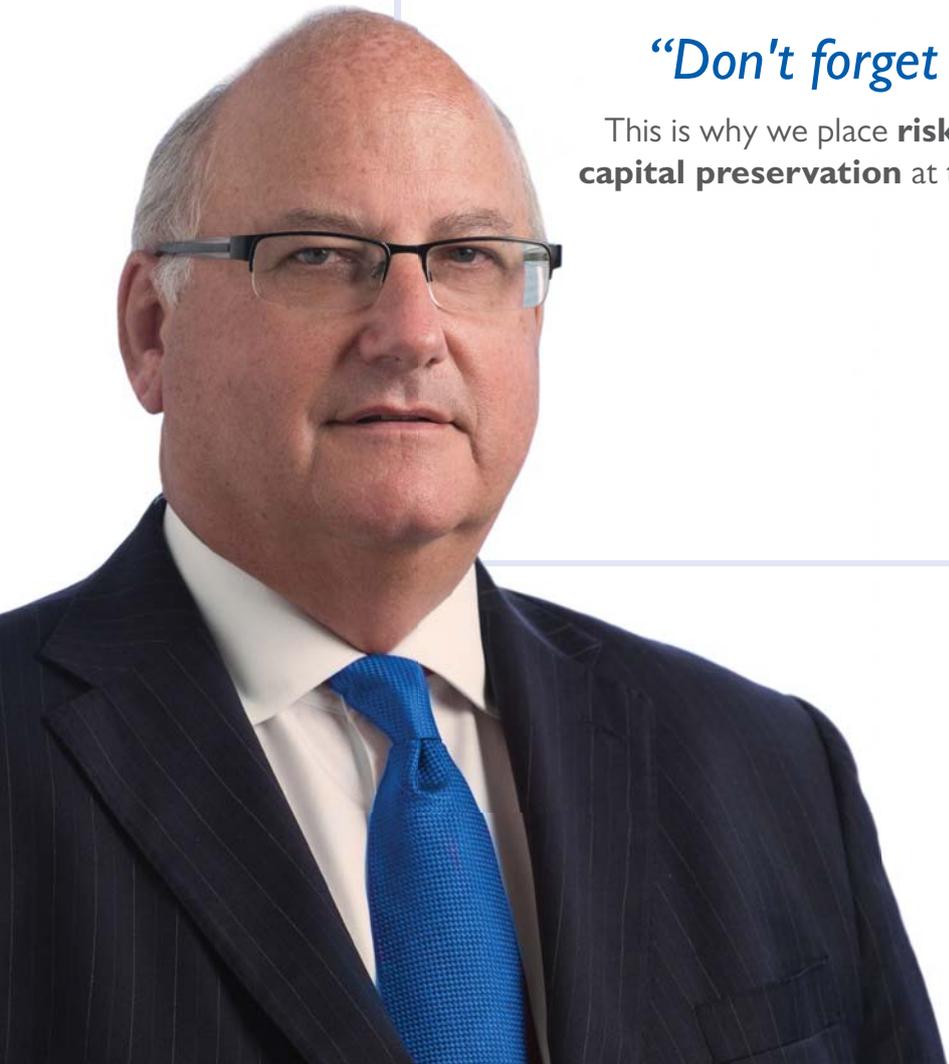




ASSET  
MANAGEMENT

# AWARD-WINNING PORTFOLIO MANAGEMENT FOR INVESTORS WORLDWIDE





Warren Buffet summed up our approach to investment management when he said

*“The first rule of investing is don't lose money”*

And the second rule of an investment is

*“Don't forget the first rule”*

This is why we place **risk management** and **capital preservation** at the core of all we do.



**Lester Petch**  
Founder and CEO of  
TAM Asset Management

**15-YEAR**  
TRACK RECORD

**60+ YEARS**  
COMBINED EXPERIENCE  
OF INVESTMENT TEAM

**4**  
VARIED INVESTMENT  
STRATEGIES

**7**  
RISK-GRADED PORTFOLIO  
OPTIONS

**DEDICATED**  
TO PUTTING OUR CLIENTS  
FIRST

**COMMITTED**  
TO SUSTAINABILITY AND  
CHARITABLE GIVING

## OUR HISTORY

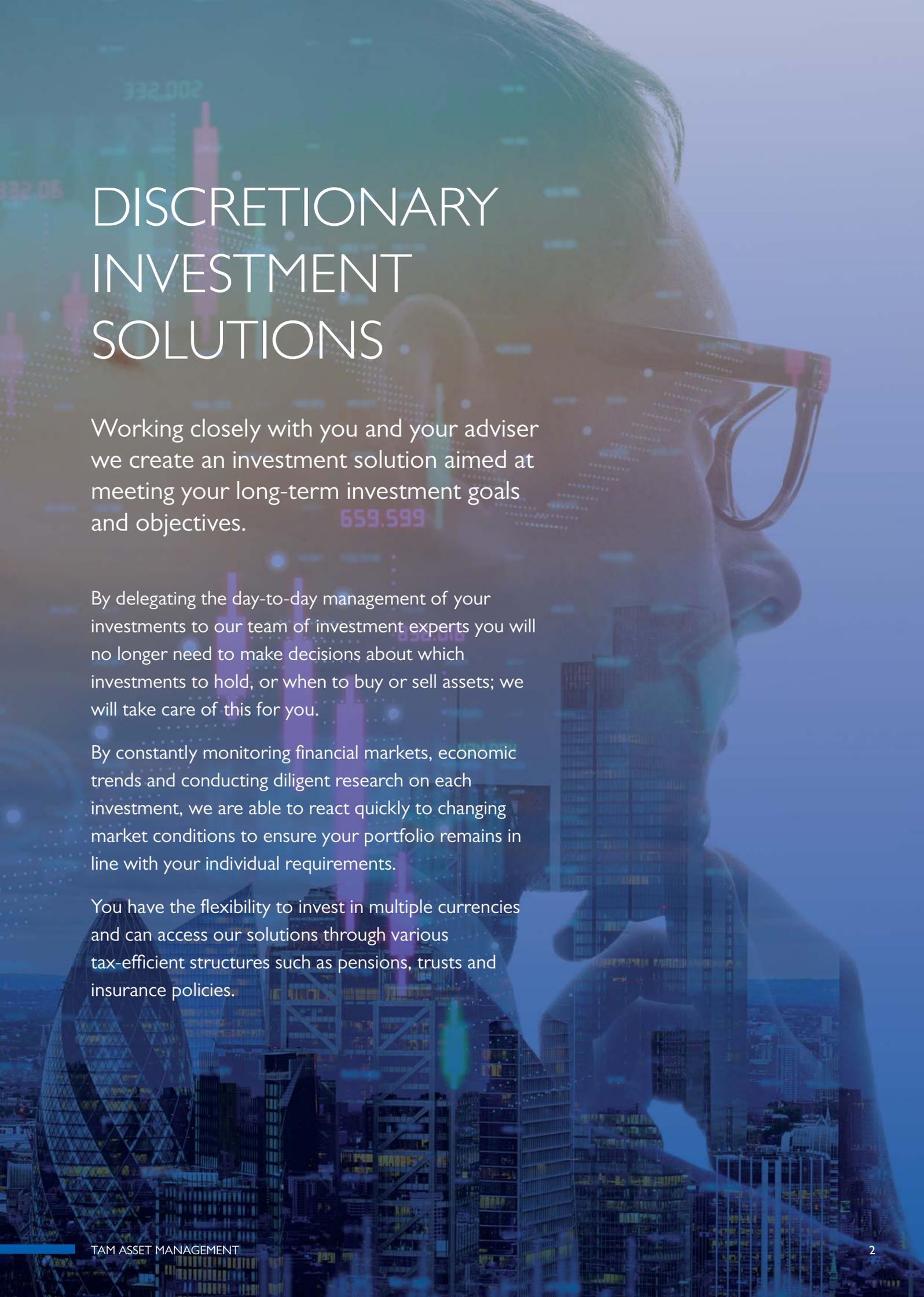
Our origins trace back to the 1930s and the floor of the London Stock Exchange.

From these early beginnings, TAM is now an award-winning institutional investment expert providing clients with both onshore and offshore investment services.

We understand that every investor is different which is why we have developed a comprehensive range of model portfolios and bespoke solutions to help you meet your investment goals.

Our innovative approach is why we have consistently won awards for our high level of service and expert investment solutions.



A person wearing glasses is shown in profile, looking towards the right. The background is a city skyline at night, with the Gherkin building prominent on the left. Overlaid on the image are various financial data points, including numbers like '332,002', '332.05', and '659.599', and a bar chart. The overall color scheme is blue and teal.

# DISCRETIONARY INVESTMENT SOLUTIONS

Working closely with you and your adviser we create an investment solution aimed at meeting your long-term investment goals and objectives.

By delegating the day-to-day management of your investments to our team of investment experts you will no longer need to make decisions about which investments to hold, or when to buy or sell assets; we will take care of this for you.

By constantly monitoring financial markets, economic trends and conducting diligent research on each investment, we are able to react quickly to changing market conditions to ensure your portfolio remains in line with your individual requirements.

You have the flexibility to invest in multiple currencies and can access our solutions through various tax-efficient structures such as pensions, trusts and insurance policies.

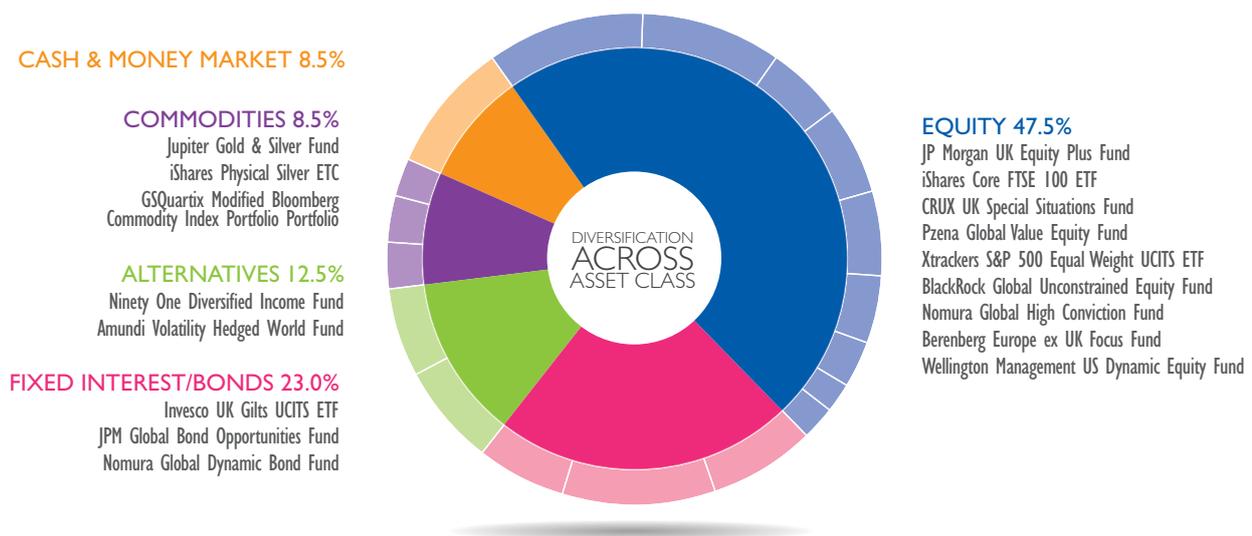
# A GLOBAL AND DIVERSIFIED APPROACH

We understand that you require a global perspective when investing. This ensures the broadest opportunity set to identify investments we believe will perform well in every economic environment.

*Diversification = A Key Pillar for Risk Reduction*

Building a diversified portfolio is an important aspect of our risk management process and ensures you enjoy the benefits of rising markets, and importantly, protection for your portfolio during times of market volatility.

Our portfolios are diversified by asset class, geographic region, strategy and fund manager. Below is an example allocation within a balanced-risk portfolio.



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

# FLEXIBILITY

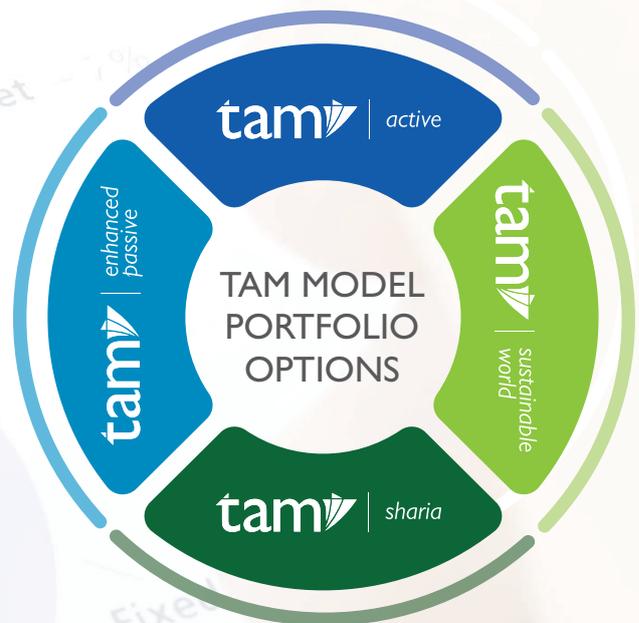
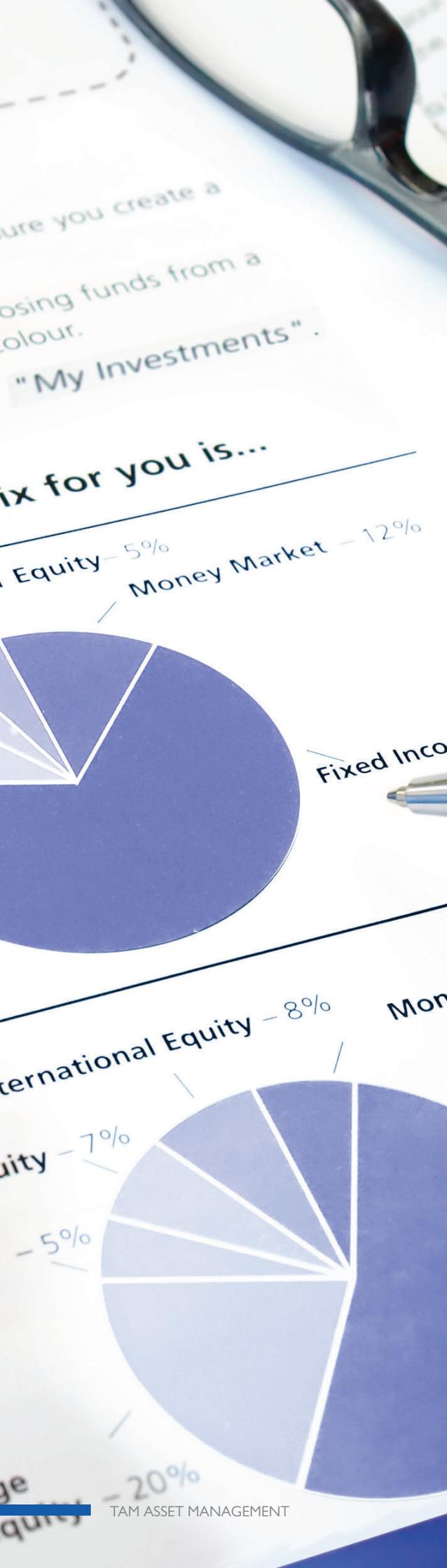
You have the option of many traditional and thematic investment strategies each available in multiple currencies.

You maintain the freedom to mix-and-match the portfolios and change their allocation whenever you require.

If your circumstances or risk appetite change you have the flexibility to switch seamlessly between strategies.

**Have access to your money when you want it:**

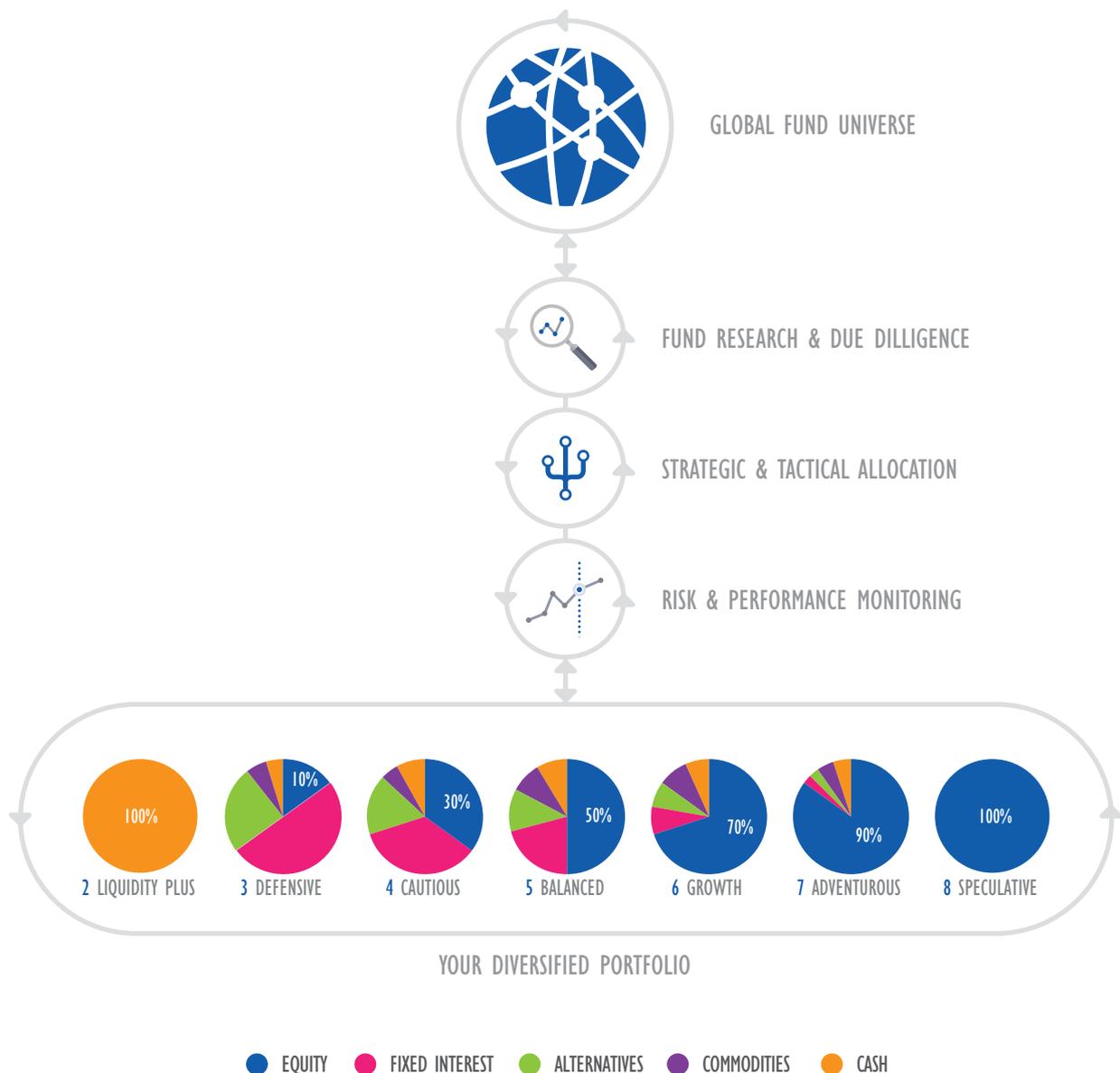
All our model portfolios offer daily liquidity with no lock-in periods or redemption penalties.

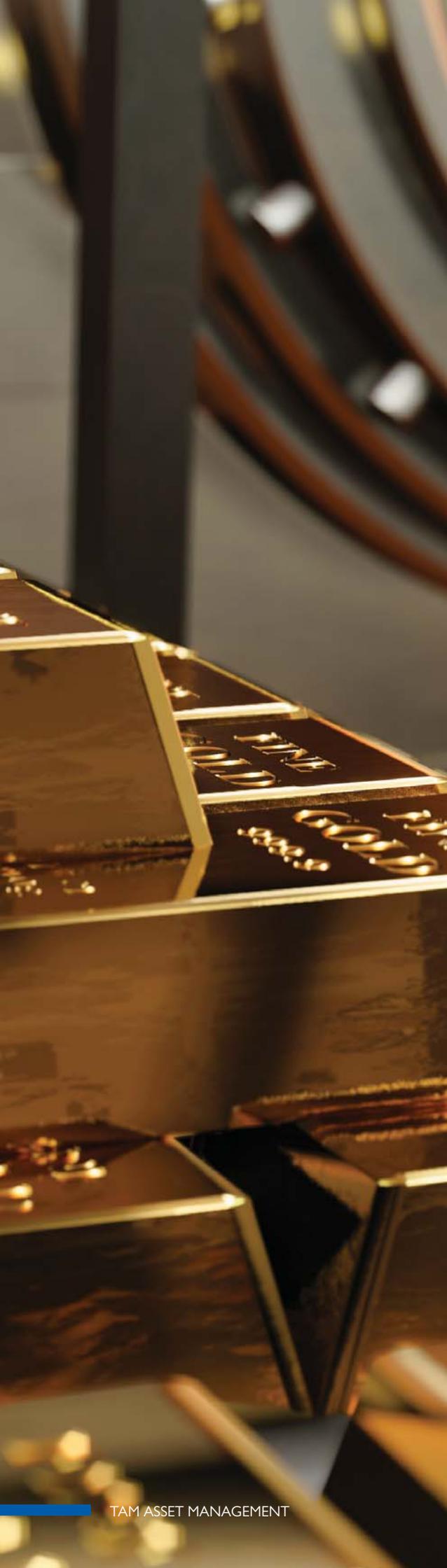


# DYNAMIC INVESTMENT PROCESS

Markets are forever changing so we are continuously anticipating and adapting.

Based on your investment objective and risk profile, long-term strategic allocations are determined, and short-term tactical positions are added to react to changes and dampen market volatility.





# HOW SAFE IS MY MONEY?

By partnering with the most respected counterparties, TAM provides clients with some of the strongest asset protection available presently in the industry.

The security of your investment is paramount, this is why we do not seek to hold client assets directly and instead investments are typically held on TAM's behalf with recognized custodians.

Our principal custodian Pershing Limited is based in the United Kingdom and regulated by the Financial Conduct Authority (FCA). As part of The Bank of New York Mellon Corporation (BNY Mellon), one of the world's largest and strongest financial institutions in the world, they are unparalleled in terms of their size, security and experience in custody and clearing services.

TAM is fully regulated to ensure the highest level of investor protection.

# THE REASSURANCE OF A DEDICATED INVESTMENT TEAM MANAGING YOUR PORTFOLIO

We have brought together a team of highly regarded investment professionals and research analysts to manage every aspect of your investment. Our team is always available to answer any questions you may have.

*We are entering a new chapter in markets and economics, in which inflation, interest rates and active management of client assets will all become more important factors.*

Volatility should remain a core part of this new market, as will investment risk, and it is key to embrace these factors as opportunities with which to take advantage of for clients. As we face up to the pressures of a changing landscape and the challenging yet rewarding onus of Consumer Duty, we look forward to this new chapter of investment management and the all-important goal of being stewards of our clients' capital.

**James Penny**  
CIO of TAM Asset Management



A person wearing a black jacket is holding a large, open blue umbrella. Their right hand is extended outwards, palm up, as if feeling for rain. The background is plain white.

# PROTECTING YOUR WEALTH RAIN OR SHINE

Generating solid long-term gains is not simply a case of making money in the good times, but also protecting and preserving capital in the bad times.

Our 15-year performance track record demonstrates how we protected clients through the depths of the 2008 financial crisis and generated significant gains during the bull market that followed.

# LONG-TERM TRACK RECORD

We must always recognise that past performance is never a guarantee of future performance, although we believe it can act as a guide and help demonstrate whether any manager, in this case TAM, actually implements the strategies and risk controls they proposit.

Since the launch of our TAM Active range of model portfolios we have followed the same edict of prioritising capital preservation and capital growth to generate positive medium and long-term gains for our clients.

	DEFENSIVE	CAUTIOUS	BALANCED	GROWTH	ADVENTUROUS	SPECULATIVE
<b>Risk Profile</b>	 Low	 Low/Medium	 Medium	 Medium/High	 High	 Very High
<b>Portfolio Return</b>						
3 Year	-5.26%	1.05%	8.05%	13.06%	15.74%	21.34%
5 Year	3.02%	12.47%	15.80%	19.95%	20.15%	24.21%
10 Year	23.86%	44.21%	52.98%	67.82%	67.73%	N/A
Since Inception	41.94%	76.47%	93.88%	125.22%	125.22%	63.09%
<b>Annualised Return</b>	3.13%	4.22%	4.93%	6.58%	6.58%	5.47%
<b>Volatility</b>	3.91%	5.19%	6.76%	8.07%	8.07%	11.32%
						

Source: TAM Asset Management Ltd. TAM Active GBP portfolio return from inception (Defensive 01/01/12, Cautious 01/01/08, Balanced 01/07/08, Growth 01/10/11, Adventurous 01/01/08, Speculative 01/01/15) to 30/09/23 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.



# REVIEW YOUR PORTFOLIO WHENEVER AND WHEREVER YOU ARE

Our online platform remains one of the most innovative and informative in the industry.

Whether you are after a quick valuation, customised report or in-depth analysis of your portfolio, it's only a click away.



## COST EFFECTIVE

*“Look after the pennies and the pounds will look after themselves”*

This may be an old saying but ensuring the cost of managing your portfolio is as low as possible is vital.

Our investment management fees are transparent and some of the lowest in the industry. Additionally, we have access to some of the lowest cost investments for your portfolio which are usually reserved for institutional investors. This all ensures that we keep your overall portfolio cost as low as possible.



# DESIGNED TO BE ACCESSIBLE

We created our portfolios to be as accessible as possible.

As well as being available as a standalone service our portfolios can be held within a range of efficient structures, many of which may offer tax advantages that your adviser will be able to provide guidance on:



INDIVIDUAL SAVINGS ACCOUNTS



TRUSTS



FOUNDATIONS



OFFSHORE BOND ACCOUNTS



LIFE INSURANCE PRODUCTS



SELF INVESTED PERSONAL PENSIONS (SIPP)



QUALIFYING RECOGNISED OVERSEAS  
PENSION SCHEMES (QROPS)

# OPPORTUNITIES TO GIVE BACK

We are delighted to offer clients two initiatives that enable you to benefit our society and the environment.



Our You Give We Give charity initiative provides our TAM GIA and ISA investors with the opportunity to donate up to 20% of your annual portfolio gain to a charity entirely of your choice. We will match that donation with an equal percentage from our annual management fee, and your financial adviser can also join us by donating the same percentage from their ongoing fee.

You have shown a growing appetite to contribute meaningfully towards a better society and give back from your investments, and we are pleased to offer a simple and effective initiative that enables you to do just that.



We are a proud certified Carbon Neutral Plus organisation, and as part of our wider TAM Sustainability Mission we are inviting our GIA and ISA clients to join our Client Carbon Footprint Commitment where you can offset your carbon footprint every year you are invested with us.

We understand the importance of tackling climate change and sustaining our environment for future generations, a key concern we know we share with our clients. You have shown an increased demand to reduce the impact of your investments on the environment and we are pleased to provide you with a material solution.





### TAM Asset Management Ltd

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Proud to be a



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