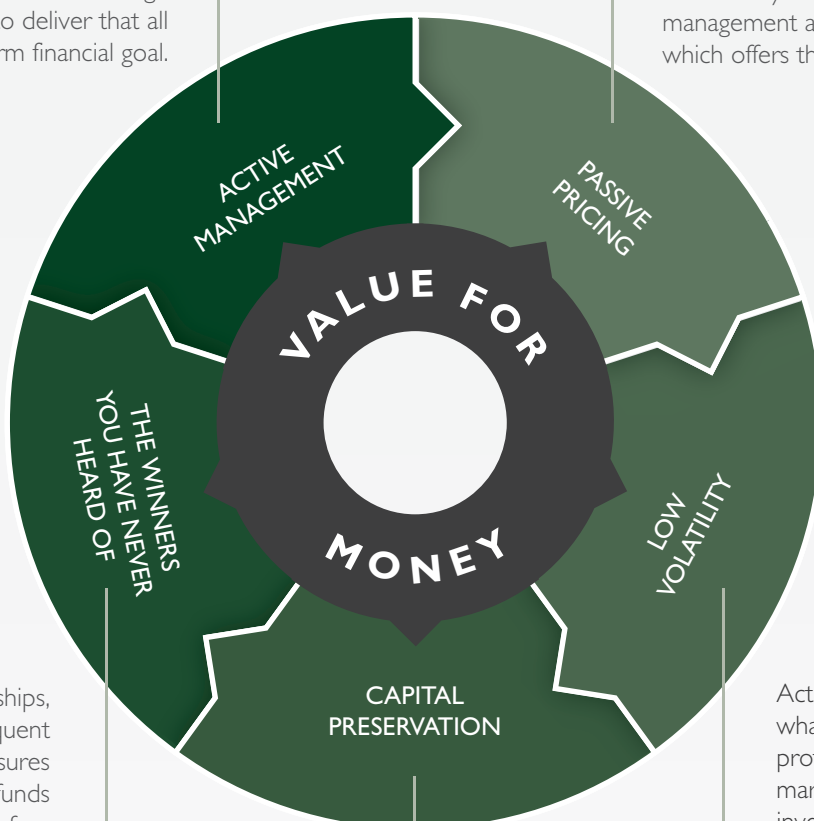


Bringing 16 years of professional active management experience to Sharia-compliant investing, to deliver clients a diversified, low volatility portfolio range built for the long-term.

A global orientated approach to investing with a focus on buying good quality companies, good quality funds and not overpaying for them. We only add actively managed funds if we feel they can add value to our client's portfolio over the short-, medium- and long-term. Investing isn't just about targeting returns 10 years away, but instead actively managing your assets through short-term volatility to deliver that all important long-term financial goal.

Providing value for money is at the heart of everything we do. We believe that clients deserve to meet their financial goals without having to compromise on fees. TAM is renowned for being a shrewd fee negotiator for our clients' investments. We bring 16 years of experience in fee negotiation to all of our client portfolios every day. That is why our approach blends returns, risk management and cost, to provide an approach which offers the best value for money.



TAM's industry relationships, extensive research and frequent fund manager interviews ensures we source some of the best funds and pay some of the lowest fees compared to our competitors. Sharia investing is one of the fastest growth areas in the investment universe, which makes investment selection and fee negotiation for our Sharia clients a really exciting place to be.

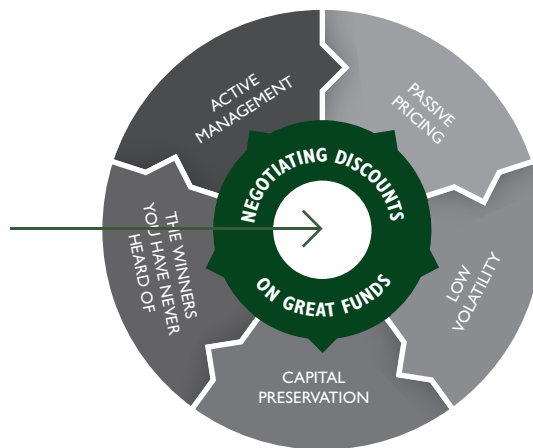
Value for money means nothing if we are not protecting your capital when markets move up and down. That is why TAM will never take unnecessary risks with your money. Our low volatility approach is aligned with our clients' needs. We understand that you may require your investment back at any time, so all of our investments are 100% liquid, to be solid at any time you need.

Active management is critical to what we deliver. Being able to protect clients from short-term market risks by selling out of investments that might come under pressure, is a key part of what we do to protect client assets.

Competitive performance shouldn't cost the earth. We aim to unearth tomorrow's winners today, at good discounts on charges. Finding the best Sharia-compliant investments you wouldn't find anywhere else to boost performance is what we specialise in. The Sharia market remains in a growth phase with lots of exciting investments coming to market, which makes the future of Sharia investing a very attractive place to be invested with an experienced manager.

How active management at passive pricing feeds into fund selection

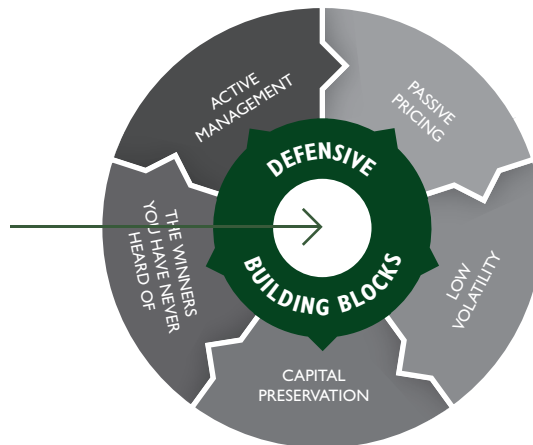
1/3 of a TAM Sharia portfolio comprises discounted share classes for our investors



These are funds which TAM have uncovered as the winners of tomorrow. A requirement that is mandatory for a good portfolio manager. Owning the next generation of investment leaders can often come with significant discounts on offer for charges on these funds. These are sometimes difficult to uncover within the Sharia investment space, but its recent growth in size is very encouraging for future potential offers.

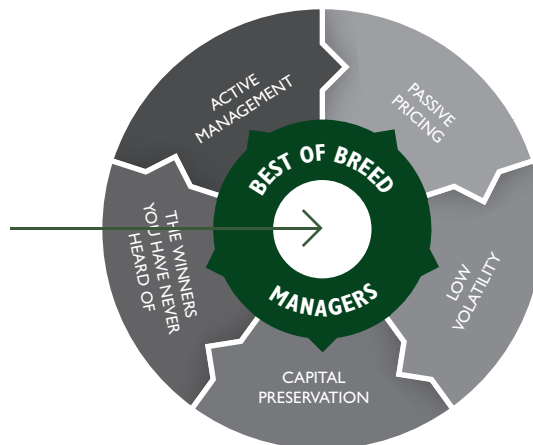
This is an area where TAM is able to provide exceptional value for money.

1/3 of a TAM Sharia portfolio comprises defensive ETFs – the building blocks of the portfolio



This part of the portfolio is key to offering a cost-effective solution to global market exposure. We believe there is an optimal level of investments into active funds, with the rise of Sharia-compliant passive ETFs offering TAM strong cost-effective building blocks on which to build our tried and tested fund selection process.

1/3 of a TAM Sharia portfolio comprises our alpha drivers



This part of our portfolio is reserved for funds which offer the best opportunities to our clients. Often with innovative fund managers with long track records of outperformance in a part of the market we like. We believe these funds, despite having a tendency to be more expensive, add significant value in their own right.