

BNY TAM MULTI ASSET FUND RANGE



ASSET
MANAGEMENT



TAM Asset Management, in partnership with BNY Investments, has launched three new actively managed multi-asset funds designed to give investors seamless access to the very best of TAM's award-winning investment expertise in a single, unitised structure. Each fund unites our highest-conviction investment ideas from across TAM's active and market-leading enhanced passive portfolios, creating powerful, risk-graded solutions built for a wider audience of investors looking for consistency and long-term performance. Our commitment to investors is clear: deliver three diversified, multi asset funds that embody TAM's signature strengths—disciplined active management, low-volatility portfolio construction, and a constant focus on driving costs down. These funds offer the same investment philosophy trusted by thousands of clients, now available in a streamlined, accessible, and unitised fund format.

ACTIVE MANAGEMENT

The BNY TAM Multi-Asset Funds are actively managed with discipline and intention. Our investment team reviews each portfolio's asset allocation monthly, ensuring the funds remain aligned with short-term market conditions while staying strategically positioned to capture long-term growth in line with TAM's market outlook.



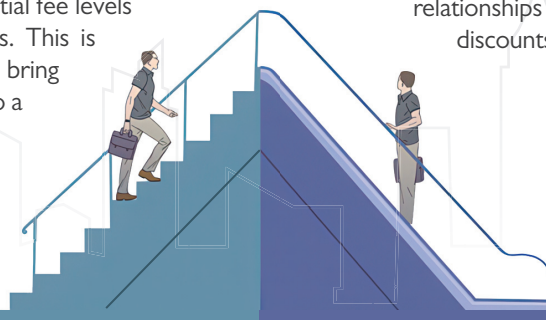
DYNAMIC ASSET ALLOCATION – A TWO-TIERED APPROACH

Tier One: Access to World-Class Active Managers

Our first tier concentrates on identifying and investing in the most compelling active fund managers across global equity and bond markets. At TAM, we believe excellence isn't defined by size or brand recognition, many exceptional managers operate under the radar. Our role is to uncover these high-conviction opportunities, thoroughly assess them, and negotiate access at preferential fee levels typically unavailable to most investors. This is where our story truly matters: we bring institutional-grade quality and value into a retail-friendly structure.

Tier Two: Enhanced Passive Strategies for Precision and Efficiency

The second tier incorporates our extensive expertise in passive and enhanced-passive solutions to strengthen short-term market participation. By blending enhanced indexing with our active allocations, we aim to capture day-to-day market performance while seeking long-term outperformance from our selected active funds. Here too, our scale and relationships allow us to secure significant fee discounts further enhancing value that flows directly to investors.



COST EFFICIENCY

The combined underlying investment cost of the portfolio stands at just 0.08%. For a proposition that blends active management, enhanced indexing, and monthly oversight, we believe this represents exceptional value for money and underscores our commitment to delivering performance without unnecessary cost.

0.08%

LOW VOLATILITY BY DESIGN

At TAM, capital protection sits at the heart of everything we do. Over 16 years, we have developed and honed a disciplined approach to volatility management, one that seeks opportunity without exposing investors to excessive risk. We aim to be “a safe pair of hands,” constructing portfolios designed to weather uncertainty while maintaining strong potential for both short-term and long-term gains.



➤ BNY | INVESTMENTS

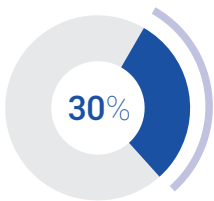
A STRATEGIC COLLABORATION WITH BNY INVESTMENTS

These funds are the result of a powerful partnership between TAM Asset Management and BNY Investments. TAM focuses on portfolio construction and investment strategy, while BNY Investments and its subsidiary, Newton Investment Management, provide market-leading operational infrastructure, trade execution, and reporting. This streamlined structure, unique within the UK market, combines investment expertise with operational excellence, delivering efficiency, transparency, and cost-effectiveness directly to the end investor.

A BREAKDOWN OF TAM'S TIERED INVESTMENT APPROACH AND WHAT CLIENTS CAN EXPECT TO SEE

N.B - These weightings are not fixed and can float depending on factors such as market risk, opportunity and fund availability.

30% OF THE FUNDS SELECTED FOR INVESTMENT ARE IN “ENHANCED” INDEX INVESTMENTS

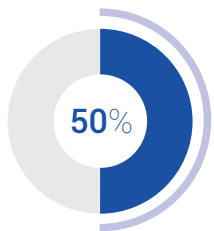


Investments in this category represent the highest-quality enhanced index strategies identified through TAM's research. These vehicles are designed to track a specific index while applying disciplined quantitative overlays to generate small but consistent excess returns—typically above passive ETFs yet below fully active management. Although the 'enhanced' fund industry is still in the early stages of adoption, TAM has used enhanced index strategies as core portfolio components for many years with strong results. This experience will be fully leveraged within our multi-asset funds to strengthen efficiency and portfolio resilience.

BNY TAM CAUTIOUS



50% OF THE FUNDS COMPRISE OF INDEX TRACKING INVESTMENTS

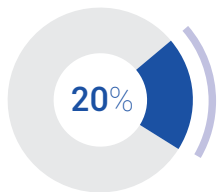


This component of the TAM multi-asset funds is essential to delivering a low-risk, cost-efficient gateway to global markets. While active management has a defined role, it must be complemented by a robust allocation to reliable, market-tracking strategies that stabilise returns, support market-like performance, and moderate overall risk. Integrating these investments strengthens our established fund-selection framework and enhances return potential over short- and medium-term horizons.

BNY TAM BALANCED



20% OF THE FUNDS COMPRISES OF ACTIVELY MANAGED FUNDS



This segment of the multi-asset portfolios is dedicated to high-conviction active funds that provide the strongest opportunity for long-term outperformance. These strategies are typically managed by highly experienced teams with proven track records of generating excess returns across diversified global markets. Our value lies in securing access to these strategies at substantial discounts to standard “off the shelf” investments. Typically, these discounts can be as much as 50–90% reductions in management fees which we can pass through to the end investor through a cheaper “all in” cost.

BNY TAM ADVENTUROUS



● EQUITY ● BONDS