



ASSET  
MANAGEMENT

# ONLINE ACCOUNT PORTAL USER GUIDE

TAM provides an online web portal which offers clients an extensive range of features to maximise the efficiency with which they can manage their investment portfolios. This includes a comprehensive overview of their investment portfolio detailing individual investments and implicit performance, as well as the reasons behind each individual investment. Clients can also view a breakdown of the sector, geography and currency exposures within their portfolio, as well as a full portfolio valuation since inception. Professional advisers are also able to produce a full electronic investment review for their clients within seconds, at any time of the day. These are just a few of the valuable tools our clients can access through our online portal.

The following document delves deeper into the functionality of our online portal to ensure that our advisers and their clients are able to take full advantage of the resources they have at their fingertips.

# CONTENTS

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Account Details	2
My Portfolio	3-4
Performance	5
Exposure	6
Net Movements	7-8
Appendix I: How To Create A Bespoke Report	9-12

# Account Details

When you log in to TAM's online portal using the log in details provided to you on account opening, as an adviser, you will see a list of your clients who are invested in TAM's model portfolios. As a client, you will go direct to the following page called 'Account Details', which gives a basic summary of the account type, market value of the portfolio, monetary gain/loss and percentage gain/loss since inception.

REPORTS
PRINT LOGOUT

The 'Reports' function enables you to generate a customisable investment report for your client within seconds- see Appendix I for details.

### Account Details

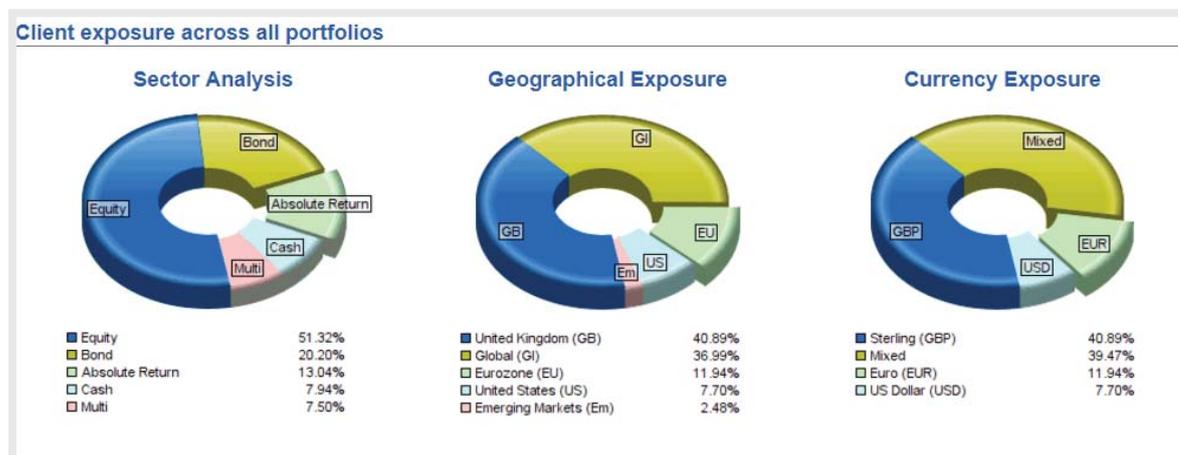
Client Name: Client, Mr Example  
 Client Ref: TAM012345  
 IFA: Example Adviser

Account Ref.	Account Name	Account Type	Curr.	Market Value	Basic Gain	Approx' Perf. %	Exchange Rate GBP	Market Value GBP
TAM012345	Client, Mr Example	FOCUS Balanced	GBP	XX	XXX	XXX	XXX	XXX
<b>Total</b>								XXX

\* Portfolio performance is exclusive of withdrawals, tax and payments to third parties

(NOTE: A TAM Focus portfolio has been used throughout this document for demonstrative purposes)

On this page, you will also see a breakdown of the portfolio's exposures across sectors, geography and currency, as well as TAM's latest Urgent Manager Commentaries, which are reports on the latest market news.



#### Urgent Manager Commentary (last 28 days) [View Older >>](#)

26 Jul 2017	<p><b>UK Growth remains subdued, borrowing falls slightly</b></p> <p>Economic growth has risen marginally in Q2, up from 0.2% in Q1 to 0.3% in the three months to June. Year-on-year, growth has fallen from 2% to 1.7%, showing a slowdown is taking place, but nonetheless reflects a resilient economy considering inflation has been picking up throughout the year. Whilst the GDP figures were in line with average forecasts, new UK mortgage approvals have slightly beaten forecasts, with total mortgage borrowing remaining relatively flat at around £13 billion. 40,200 new mortgages were approved in June, down from 40,287 in May. Other borrowing such as personal loans have fallen slightly (around 1%), yet annual growth in credit card borrowing has remained flat at 5.5%. Today's releases come as little surprise, allowing UK equity markets to continue making gains today and for UK bonds to see strength. Sterling is relatively flat against major currencies ahead of the US Federal Reserve Meeting later today.</p>
20 Jul 2017	<p><b>ECB and Bank of Japan keep monetary policy on hold</b></p> <p>As expected, the European Central Bank (ECB) has announced it will leave interest rates unchanged in its press conference held earlier today. Mr Draghi reaffirmed the view that Europe still has plenty of way to go in its recovery and a substantial amount of stimulus is still needed to support this growth, downplaying his hawkish comments on the eurozone recovery made at the end of last month. Mr Draghi has also said there is no specific date when the ECB will think about a change in its bond buying programme, but pledged to step up its 60 billion euro-a-month quantitative easing programme if necessary. The euro is up 0.4 per cent on the day against the dollar, as the market absorbs Draghi's announcement. The Bank of Japan has followed the ECB by leaving its monetary policy on hold and has pushed back its inflation goal by a year, to 2019. Comments referring to a weaker than expected consumer price index in Japan caused the yen to slip 0.2 per cent against the dollar.</p>

To view the full portfolio, you will need to select the account reference, highlighted above.

# My Portfolio

NOTE: As a default, funds are split by risk sector; however clicking 'Risk Sector' allows you to split the funds in alternative ways e.g. by theme, industry sector or security risk profile.

Holding	2nd August 2017	Risk Sector	Unit	Latest Price	Average Price	Exchange Rate	Book Cost GBP	Market Value GBP	Profit Loss GBP	UnRel. % Gain Loss	% Total	
<b>Bond</b>												
Bond Fund 1			GBP	201.62p	193.35p	1.000	5,378	5,608	230	4.28	15.33	
							Total	5,378	5,608	230	4.28	15.33
<b>Equity</b>												
Equity Fund 1	3,200.50		GBP	161.50p	148.91p	1.000	4,770	5,174	403	8.46	14.14	
Equity Fund 2	1,434.80		GBP	255.64p	238.20p	1.000	3,418	3,668	250	7.32	10.03	
Equity Fund 3	375.30		GBP	1,431.00p	1,322.16p	1.000	4,962	5,371	408	8.23	14.68	
Equity Fund 4	767.15		GBP	207.27p	192.87p	1.000	3,408	3,663	254	7.47	10.01	
							Total	16,558	17,875	1,317	7.95	48.86
<b>Absolute Return</b>												
Absolute Return Fund 1	2,643.40		GBP	209.50p	209.51p	1.000	5,538	5,538	(0)	(0.00)	15.14	
Absolute Return Fund 2	4,435.63		GBP	124.10p	125.31p	1.000	5,558	5,505	(54)	(0.97)	15.05	
							Total	11,097	11,043	(54)	(0.49)	30.18
							Asset Value/Book Cost	33,033	34,525	1,493	4.52	94.38
<b>Cash Accounts</b>												
GBP Dealing			GBP									
							Total	2,057				5.62
							Cleared	2,057				
							Pending	0				
							Total		2,057			5.62
							Total	35,253	36,583			100.00

Illustration only, past performance is not a guide for future returns. The value of investments, and the income from it, 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, so the above asset allocation is intended as a guide only.

The 'My Portfolio' page is a summary of all the positions held within your/ your clients' portfolio, including the amount held (in units and as a percentage of the overall portfolio), the monetary value of the holding and the profit or loss made on the position since its addition. The 'My Portfolio' tab will always appear in the top panel to return you to this page when you have navigated away.

## Cash Accounts

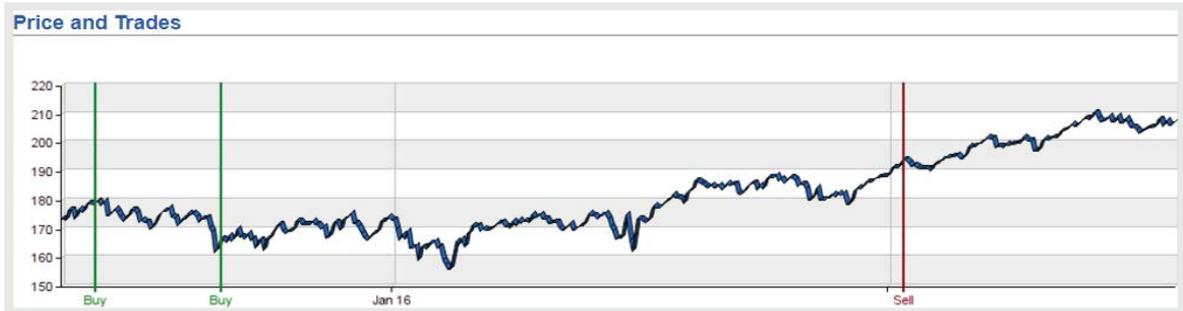
The cash account shows dates and details of all cash movements into and out of the portfolio since inception including adviser and third party fees, purchases/sales of funds, withdrawals and dividends received. To see the Cash Transaction Narrative, simply select the date of the transaction and the narrative will appear at the bottom of the page.

## Funds

If you wish to look closer at an individual fund, just click on the fund name and you will be directed to a page which gives you a thorough overview, including a short description of the issuing company and security, a link to the KIID document, details of all the trades made on this specific fund starting with the initial purchase (displayed in the illustrative graphic below), a full breakdown of the underlying asset allocation of the fund and a list of commentaries from the Fund Manager (typically produced on a monthly basis).

Selecting a trade date will direct you to a page which details the specifics of the trade, including a narrative written by a member of TAM's investment team, outlining the reasons behind the trade.

(NOTE: reasons may include tactical changes to TAM's asset allocation, or simply to raise funds for a withdrawal request or for rebalancing purposes following cash in etc.)



Trades									
Trade Date	Type	Amount	Currency	Price	Holding	Book Cost	Proceeds	Profit/Loss	Status
27 May 2015	Buy	1,672.34	GBP	178.400p	1,672.34	3,013.28	0.00	0.00	Reconciled
27 Aug 2015	Buy	1,444.59	GBP	165.360p	3,116.93	2,412.66	0.00	0.00	Reconciled
12 Jan 2017	Sell	587.65	GBP	193.380p	2,529.28	1,022.98	1,125.04	102.06	Reconciled
Present Holding		2,529.28	GBP		2,529.28	4,402.96			

Holding	Amount Held	Local Currency	Latest Price	Average Price	Exchange Rate	Market Value GBP	Book Cost GBP	Profit Loss GBP	% Gain Loss	% Total
Equity Fund 1	2,529.28	GBP	207.200p	174.080p	1.000	5,240.67	4,402.96	837.71	19.03	5.27

Trade Detail		Trade Narrative	
Holding	Equity Fund	We have purchased the Fund within your portfolio, which aims to achieve capital growth through investing primarily in shares of companies within Continental Europe. The fund's investment strategy rests primarily on rigorous fundamental analysis and company valuations, combined with a close scrutiny of the macroeconomic context, to identify what they believe to be the best investment ideas in Continental Europe. With political volatility in Europe beginning to subside in anticipation of a positive French election result, we believe that Europe is set to enter a market of sustained growth, both from a bottom-up company level and a top-down economy level. This has been reflected in strong macroeconomic data which has helped European equity markets remain strong. We believe this fund is well positioned to benefit from this growth and inflationary environment which we anticipate, particularly on prospects of the ECB beginning to tighten monetary policy.	
Price	GBP 178.40p		
Trade Type	Buy		
Trade Date	27 May 2015		
Value Date	1 Jun 2015		
Amount	1,672.34		
Consideration	2,983.45		
Commission	29.83		
Bargain Charge	0.00		
Stamp Duty	0.00		
Levy	0.00		
Other Charges	0.00		
Accrued Income	0.00		
Accrued Income Days	0		
Book Cost	3,013.28		
Proceeds	0.00		
Profit Loss	0.00		
Status	Reconciled		
SEDOL	B12345		

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# Performance

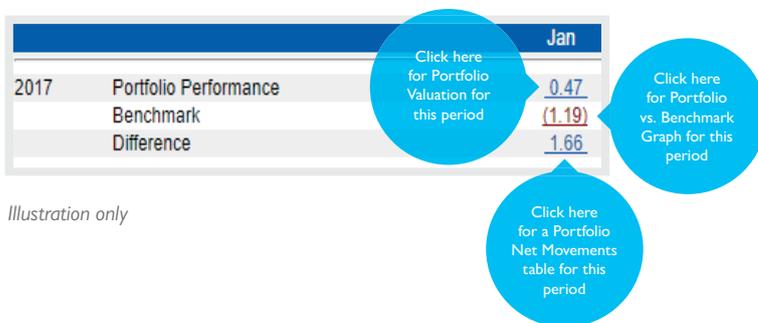
ACCOUNT DETAILS **PERFORMANCE** EXPOSURE NET MOVEMENTS PRINT LOGOUT

To see an overview of the performance of your selected portfolio, select 'Performance' in the top panel, which will direct you to the page below. Here, you can see a table of the performance of the portfolio versus the benchmark, along with a graphic, with the shaded regions also showing the market value of the portfolio, withdrawals and third party fees.



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To see performance broken down on a month-by-month basis, select 'Historical' in top panel. You will then be able to analyse each individual month separately as follows:



*Illustration only*

# Exposure

ACCOUNT DETAILS   PERFORMANCE   **EXPOSURE**   NET MOVEMENTS   PRINT   LOGOUT

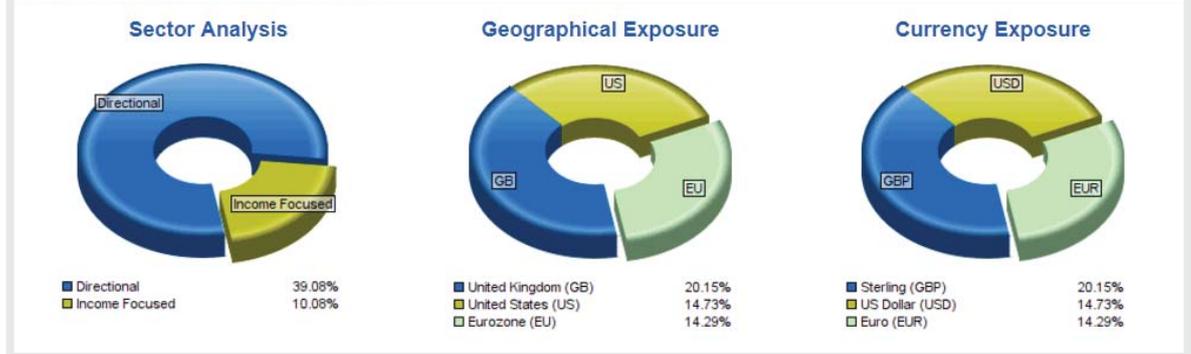
The 'Exposure' tab in top panel will take you to a page displaying the aggregated portfolio exposure by sector, geography and currency, the top ten largest holdings within the portfolio, historical exposure and exposure to each asset class also broken down by sector, geography and currency.



## Top Ten Largest Holdings

Exposure	Security	Asset Class	Market Value
15.4 %	Fund 1	Bond - Corporate	12,999
15.2 %	Fund 2	Absolute Return - Other	12,821
15.0 %	Fund 3	Absolute Return - Other	12,651
14.7 %	Fund 4	Equity - Directional	12,395
14.3 %	Fund 5	Equity - Directional	12,022
10.1 %	Fund 6	Equity - Income Focused	8,485
10.1 %	Fund 7	Equity - Directional	8,469

## Equity Exposure: 49.17% of portfolio



The above are for illustrative purposes only. Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines, so asset allocations are intended as a guide only.

# Net Movements

ACCOUNT DETAILS PERFORMANCE EXPOSURE NET MOVEMENTS PRINT LOGOUT

The 'Net Movements' option allows you to see a valuation of your portfolio as at the inception date.

**Valuation of Portfolio as at 14th April 2016 in GBP**

**i Movements**  
*Summarises the Cash Account, to show aggregated movements into and out of portfolio.*

- [Capital Introduced](#)
- Capital and Income Withdrawal
- Value of Stock Transferred In
- Value of Stock Transferred Out
- Income Received
- [Fees and Expenses Charged](#)
- Life Co, Advisor, Initial and other Third Party Fees
- [Tax Deducted at Source](#)

**ii Changes In Asset Value**  
*The net value of realised gains/losses from any fund sales plus unrealised gains/losses still invested in the portfolio.*

- Realised Profit/Loss on Sales
- Realised Profit/Loss Due to Currency
- Movement In Unrealised Gain/Loss Due To Market and Currency Movements

**iii Closing Value of Portfolio as at 3rd August 2017**  
*Showing approximate returns including and excluding fees and approximate performance, which is gross of all fees and excluding any cash movements.*

- Approximate Return  
(Excluding Tax and Payments to Third Parties)
- (Including Payments to Third Parties)
- Approximate Performance  
(Cash Movements can skew return)

Within this page, you can also select 'CGT' in the top panel to see the total portfolio P&L resulting from all fund sales over any time period, including the tax year to date, last tax year of last calendar year. You also have the option to choose a custom date range. This function enables you to monitor the gains being made on your client's portfolio in order to manage their CGT allowance.

## CGT

ACCOUNT DETAILS MY PORTFOLIO **CGT**

### UK Tax Year

Tax Year To Date	6 Apr 2017	To Date
Last Tax year	6 Apr 2016 - 5 Apr 2017	Last Tax Year
Previous Tax year	6 Apr 2015 - 5 Apr 2016	Previous Tax Year

### Calendar Year

Year To Date	1 Jan 2017 -	To Date
Last year	1 Jan 2016 - 31 Dec 2016	Last Year
Previous year	1 Jan 2015 - 31 Dec 2015	Previous Year

### Custom Date Range

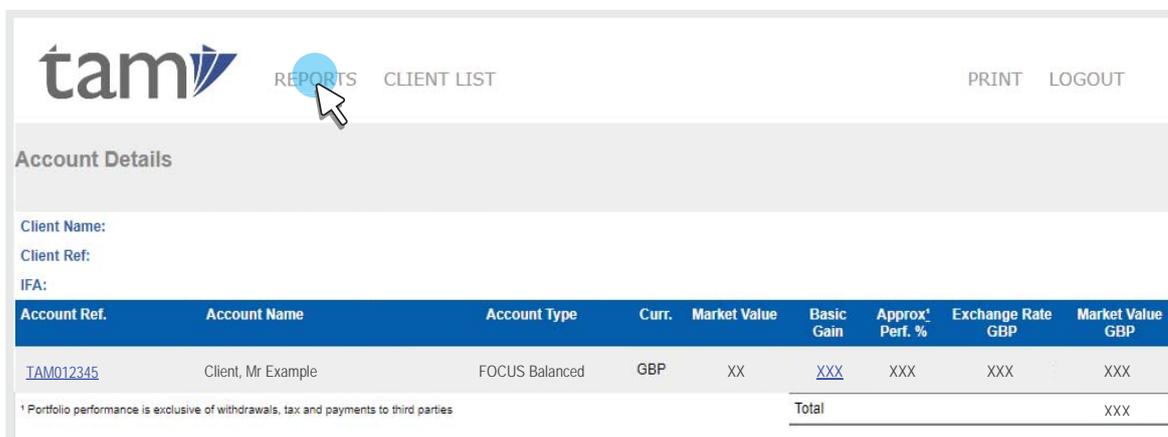
From	1	January	2014	
To	31	December	2014	Custom Range

Portfolio Sells	Currency	Bookcost	Proceeds	Profit Loss	Portfolio P&L GBP
23 May 2017 Fund 1	GBP	0.00	3,164.32	5.47	5.47
21 Jun 2017 Fund 2	GBP	2,296.53	2,572.41	275.88	275.88
21 Jun 2017 Fund 3	GBP	2,251.01	2,562.60	311.59	311.59
<b>Total</b>					<b>592.94</b>

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## Appendix I: How to Create a Bespoke Report

You are able to generate a comprehensive report for your client within seconds by selecting 'Reports' on the left hand side of the top panel on the initial page named 'Account Details'.



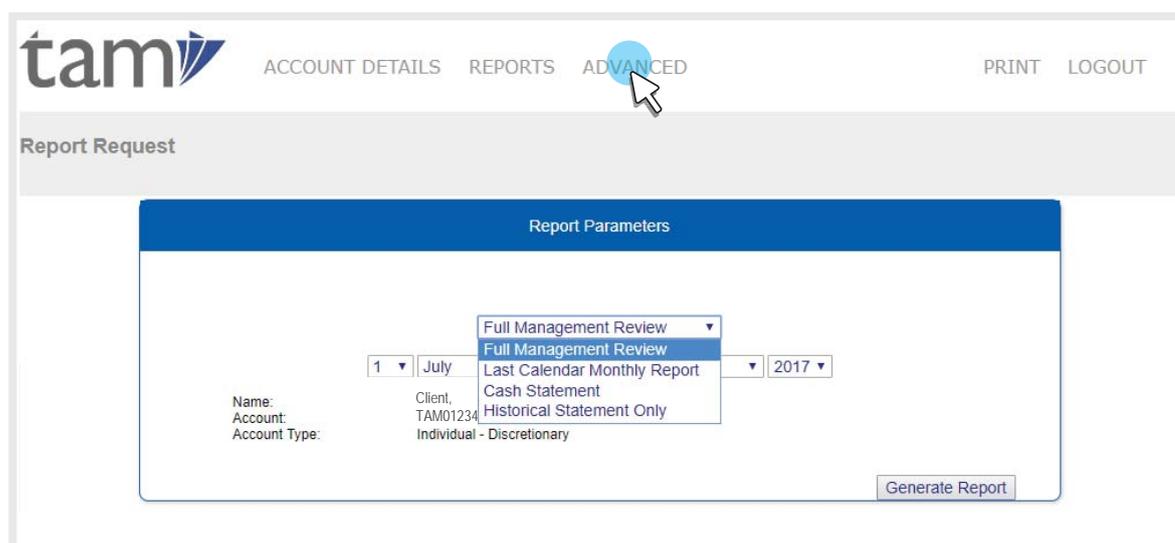
**Account Details**

Client Name:  
Client Ref:  
IFA:

Account Ref.	Account Name	Account Type	Curr.	Market Value	Basic Gain	Approx. Perf. %	Exchange Rate GBP	Market Value GBP
<a href="#">TAM012345</a>	Client, Mr Example	FOCUS Balanced	GBP	XX	XXX	XXX	XXX	XXX
Total								XXX

\* Portfolio performance is exclusive of withdrawals, tax and payments to third parties

It is then simply a case of selecting 'Report Request' in the top panel of the following page, which will lead you to the page below, where various report types can be chosen from the drop down list and a date range can be selected as required.



**Report Request**

**Report Parameters**

1 July 2017

Full Management Review  
Full Management Review  
Last Calendar Monthly Report  
Cash Statement  
Historical Statement Only

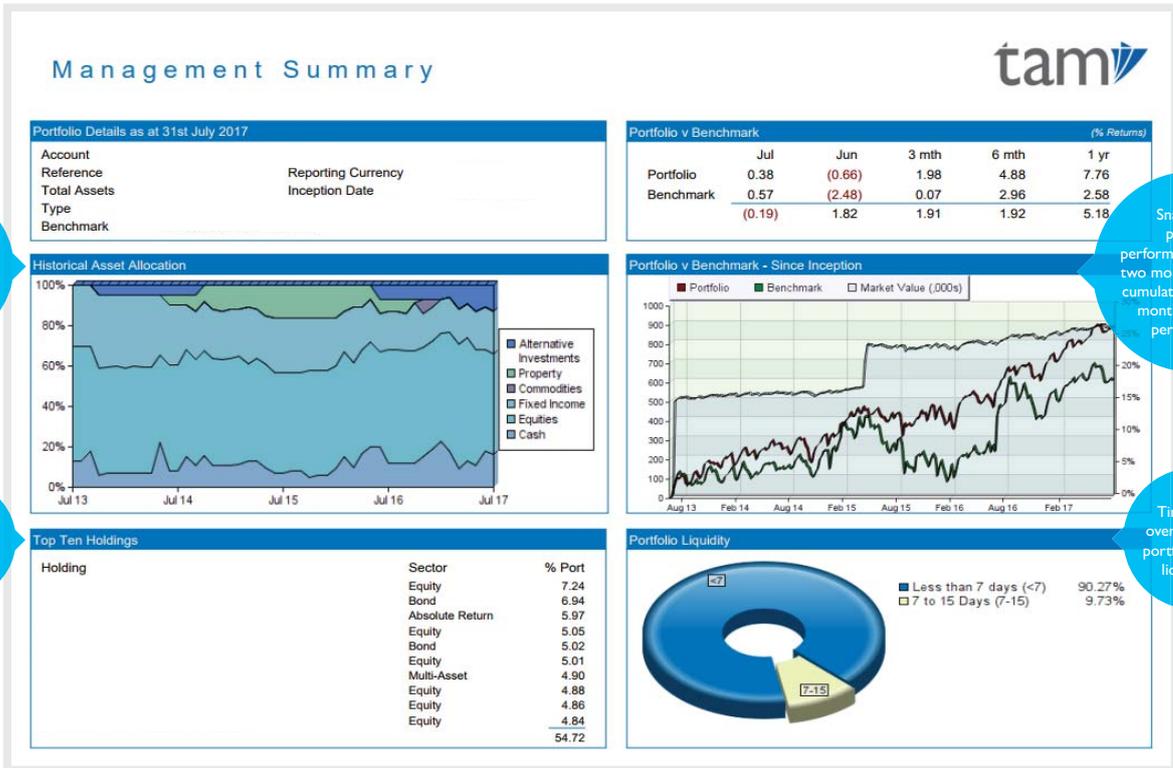
Name:  
Account:  
Account Type:

Client,  
TAM01234  
Individual - Discretionary

Generate Report

Select 'Generate Report' and you will see the automatically generated report appear on the generated reports page. This page will also have links to all other recently created reports. Click the underlined title of the report you wish to see and it will launch as a pdf, which can be downloaded and used as required.

Below are examples of some of the sections your report will cover:



Movements in allocation to the various asset classes over the portfolio's lifetime.

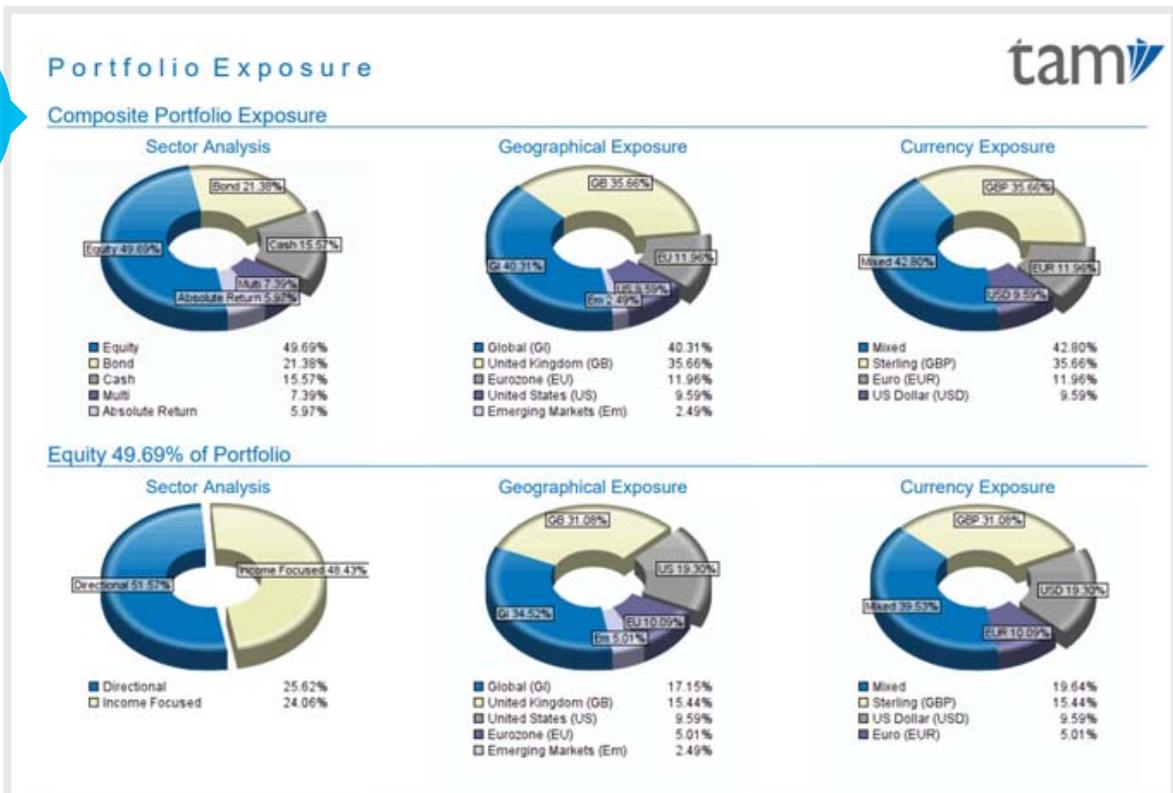
Snapshot of portfolio performance - discrete two months, as well as cumulative 3 month, 6 month and 1 year performance.

The top ten holdings by weight.

Time frame over which the portfolio can be liquidated.

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Sector, geographical and currency exposures for the entire portfolio and for each individual asset class.



Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only.

### Portfolio Analysis of Movements

Portfolio	Mr Client, Example		
Account Type	FOCUS Balanced		
Portfolio Reference	TAM012345		
		<b>Since Inception</b>	
Valuation of Portfolio as at 1st July 2013		GBP	GBP
Movements:			0.00
Capital Introduced		709,108.46	
Capital Withdrawn		0.00	
Stock Introduced		0.00	
Stock Withdrawn		0.00	
Income Received		79,007.55	
Fees and Expenses Charged		(11,023.45)	
Advisor, Life Co, IFA, Initial and Third Party Fees		(4,858.23)	
Tax Deducted at Source		0.00	
		772,234.33	
Changes In Asset Value:			
Realised Profit/Loss on Stock Sales		54,791.31	
Realised Profit/Loss on Sale's Currency		0.00	
Movement In Unrealised Gain/Loss Due To Market and Currency Movements		49,723.28	
		104,514.59	
Closing Value of Portfolio as at 31st July 2017			876,748.92
Approximate Return			
(Excluding Tax and Payments to Third Parties)			24.33 %
(Excluding Tax but Including Payments to Third Parties)			23.64 %
Approximate Performance			
(Sum of Daily Return)			26.32 %

Portfolio valuation since inception, including a breakdown of capital movements, charges and total profit/loss made on the portfolio.

An identical page for the chosen time period will follow.

### Security Trades in Period

Trade Details				Narrative
Security	Example Fund 1	Deal Currency	GBP	We have made the addition of the Fund to your portfolio in order to provide you with direct exposure to emerging markets, which we believe remain attractively valued relative to developed markets, despite their strong performance over the past year. The region is being supported by a rebound in global growth, a weaker US dollar and signals from the US central bank that it won't be raising interest rates too hastily. The fund follows a blended investment style, with the aim to identify quality companies trading at attractive valuations largely through bottom-up analysis, but rooted in a top-down framework that identifies countries with conditions supportive of long-term growth.
Trade Type	Buy	Consideration	22,009.78	
Trade Date	20th July 2017	Commission	15.00	
Value Date	26th July 2017	Bargain Charge	0.00	
Acc. Inc Days	0	Acc. Amount	0.00	
Price	£1.4274	Tax/Levy	0.00	
Amount	15,419.4900	Stamp Duty	0.00	
Prev. Holding	0.0000	Other Charges	0.00	
New Holding	15,419.4900	Bookcost	22,024.78	
Status	Reconciled	Proceeds		
		Profit/Loss		
Security	Example Fund 2	Deal Currency	GBP	
Trade Type	Buy	Consideration	20,725.79	
Trade Date	21st July 2017	Commission	15.00	
Value Date	26th July 2017	Bargain Charge	0.00	
Acc. Inc Days	0	Acc. Amount	0.00	
Price	439.59p	Tax/Levy	0.00	
Amount	4,714.80	Stamp Duty	0.00	
Prev. Holding	5,274.84	Other Charges	0.00	
New Holding	9,989.64	Bookcost	20,740.79	
Status	Reconciled	Proceeds		
		Profit/Loss		
Security	Example Fund 3	Deal Currency	GBP	We have added the Fund to your portfolio, which generate modestly positive returns in a variety of market conditions by blending investment strategies together. There is some conventional exposure to risk equities and bonds across various markets which the managers see as attractive. There are a variety of positions, often involving currencies and interest rates, which are a variety of positions, often involving currencies and interest rates, which managers' view plays out. The fund has a solid track record, displaying the reliable returns in all market conditions. We believe, with the current market performance for you in both rising and falling markets, whilst not presenting the risk associated with equity, long-only funds.
Trade Type	Buy	Consideration	21,932.24	
Trade Date	24th July 2017	Commission	15.00	
Value Date	27th July 2017	Bargain Charge	0.00	
Acc. Inc Days	0	Acc. Amount	0.00	
Price	208.67p	Tax/Levy	0.00	
Amount	10,510.49	Stamp Duty	0.00	
Prev. Holding	0.00	Other Charges	0.00	
New Holding	10,510.49	Bookcost	21,947.24	
Status	Reconciled	Proceeds		
		Profit/Loss		

Detailed trade narratives written by our investment team outlining the rationale behind each trade made on the portfolio, including top-down asset allocation and portfolio specific explanations.

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## Advanced Report

Choosing the 'Advanced' function will take you to the following pages, enabling you to build a bespoke report, with a little or as much information as you require.

The screenshot shows the 'Report Request - Advanced' interface. The main heading is 'Report Parameters'. Underneath, there is a section titled 'Portfolios to Include'. It contains a table with four columns: a selection column with checkboxes, a client name column, a portfolio name column, and a status column. A mouse cursor is pointing at the first checkbox.

	Client	Portfolio	Status
<input checked="" type="checkbox"/>	TAMXXXXXX Client, Mr Example 1	PREMIER Balanced High Income GBP	Active
<input checked="" type="checkbox"/>	TAMXXXXXX Client, Mrs Example 2	FOCUS Balanced GBP	Active
<input type="checkbox"/>	TAMXXXXXX Client, Mr Example 3	PREMIER Speculative GBP	Inactive
<input type="checkbox"/>	TAMXXXXXX Client, Miss Example 4	PREMIER Balanced High Income GBP	Inactive

Navigation buttons 'Prev' and 'Next' are located at the bottom left and right of the form respectively.

Select one or more of the client's portfolios to include in the report.

The screenshot shows the 'Report Request - Advanced' interface. The main heading is 'Report Parameters'. Underneath, there is a section titled 'Sections To Include'. It contains a list of sections with checkboxes. A mouse cursor is pointing at the 'Cash Statements' checkbox.

- From and To Dates
- Contents Page
- Review Page
- Urgent Commentary
- Management Summary
- Portfolio Exposure
- Portfolio Net Movements
- Portfolio Valuation
- Trade Statements
- Cash Statements
- Tax Schedule

Navigation buttons 'Prev' and 'Next' are located at the bottom left and right of the form respectively.

Add or remove sections to tailor the portfolio to meet the client's specific needs.

As well as offering additional sections to add to your report, such as a page listing all the urgent commentaries published during the selected time period, the 'Advanced' function allows you to remove sections which you do not wish to view, in order to generate a more concise report that addresses only the areas you require.

Finally, click 'Next' and the report will be instantly generated and available for download.



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