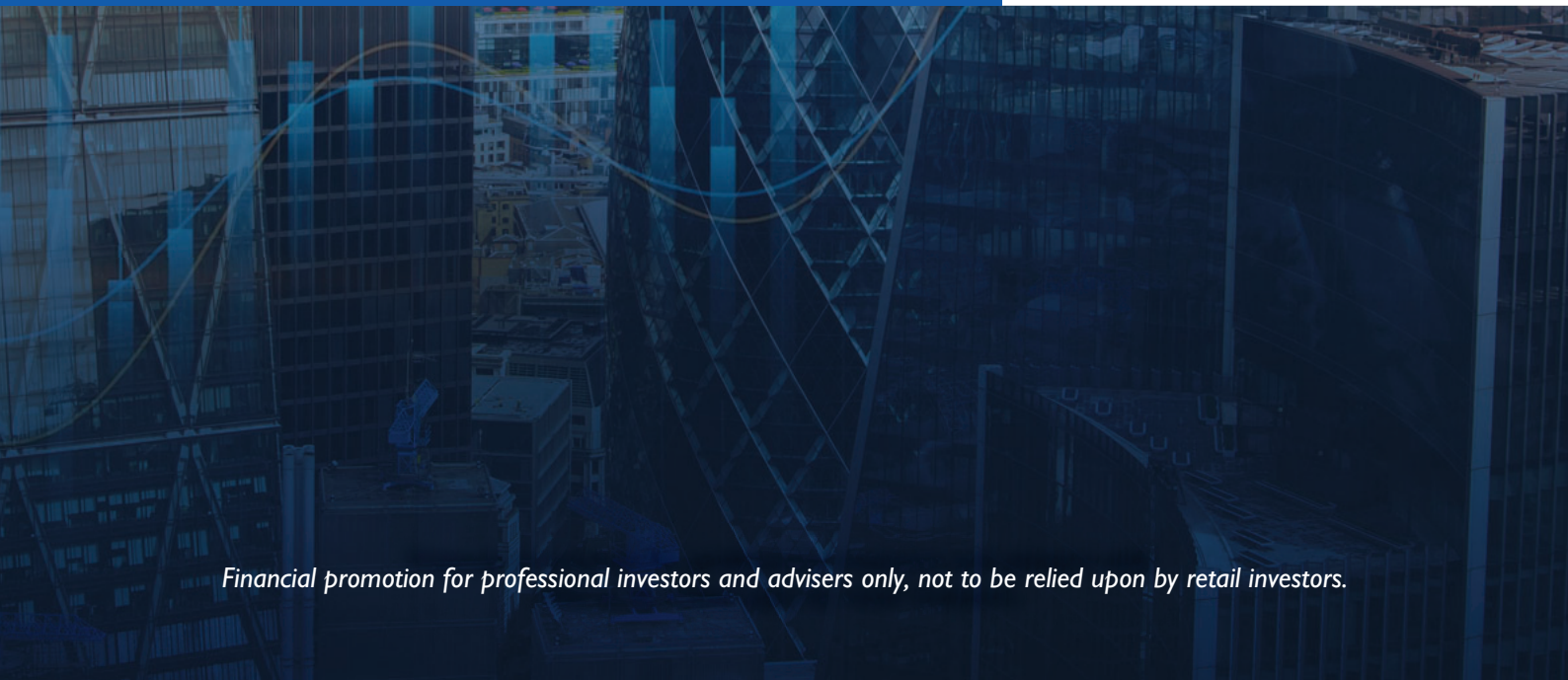




AWARD-WINNING  
DISCRETIONARY PORTFOLIO MANAGEMENT  
FOR ADVISERS AND THEIR CLIENTS



ASSET  
MANAGEMENT



*Financial promotion for professional investors and advisers only, not to be relied upon by retail investors.*

## A BRIEF HISTORY

Our origins trace back to the 1930s and the floor of the London Stock Exchange. From these early beginnings, TAM was founded in 2004 by our CEO Lester Petch, and today we are recognised around the world as an award-winning institutional investment expert providing advisers and their clients with both onshore and offshore investment services.

## WHAT WE BELIEVE

We believe that every investor should have access to actively managed and diversified investment portfolios run by expert investment professionals, regardless of their level of wealth. We do not believe in a one-size-fitsall approach and have decades of experience in providing innovative and forward-thinking investment solutions to support advisers with the varied and complex needs of their clients. Our proposition comprises a range of investment styles across a multitude of risk and currency options, all with real track records and providing 100% daily liquidity.

## OUR CORE MISSION

Our mission is very simple; to maximise the performance of our clients' investments and outperform our benchmarks with minimal risk. We are committed to putting our clients first, and dedicated to acting with honesty and transparency in everything we do.

## OUR RECENT AWARDS





## BENEFITS FOR CLIENTS

Putting clients first. Our service has been created to ensure your clients reap significant benefits from your decision to appoint us as their investment manager. From the reassurance that their investments are being managed by a 'safe pair of hands' to the comfort of knowing they can access their portfolio statements at any time, we ensure that your clients' best interests are central to all we do.



**Reassurance.** The reassurance of a dedicated investment team managing your portfolio.



**Active and timely portfolio management.** We are responsive to changing economic fundamentals and market conditions to ensure your portfolio asset allocation remains aligned to your risk profile.



**Security.** Our primary custodian, BNY Pershing, is part of BNY, one of the largest banks in the world.



**Institutional Access.** We have access to many low-cost investments only available to institutional investors.



**Flexibility.** Clients can choose from a range of traditional and thematic investment portfolios, across a multitude of risk and currency options. There is no charge for switching between portfolios.



**Long term performance track record.** We have a clear history of capital preservation and out-performance.



**Enhanced portfolio reporting and tax documentation.** Complete transparency and real-time overview of your investment portfolio.



**Have access to your money when you want it.** All our model portfolios offer daily liquidity with no lock-in periods or redemption penalties.

## BENEFITS FOR ADVISERS

Partnering with TAM can lower your business risk and importantly help grow your business. By focusing on our core strengths, we can achieve more.

The challenge of managing clients' investments increases year-on-year. Whether it be dealing with market uncertainty, regulatory changes or increased client demands, Advisers are often distracted from their core strengths of relationship building, structuring and holistic financial advice. Partnering with TAM to offer your clients access to award-winning investment solutions can allow you to focus on those core strengths and build your business.



### REDUCE YOUR COMPLIANCE BURDEN

Once you understand your clients' objectives and risk profile, you hand over the day-to-day responsibility of constructing and managing the investment portfolio to our team of experts. We then monitor the portfolio and make any necessary changes to the asset allocation or underlying fund selection to remain within the agreed risk profile and be responsive to changing economic and market conditions.



### ENHANCE YOUR PORTFOLIO REPORTING

We take care of your portfolio reporting by tailoring its delivery to your exact requirements through our online platform.

- We provide bespoke pre-investment reports and proposals for each of your clients.
- Whenever you conduct a periodic client review, you have instantaneous access to real time comprehensive and tailored reports.
- Your clients have online access 24/7 to view their portfolio without having to revert to you.



### REDUCE COST AND IMPROVE PROFITABILITY

We alleviate the administrative burden of investment management and much of the associated regulatory costs, saving you time and money and allowing you to focus on your clients.



### YOUR CLIENTS REMAIN YOUR CLIENTS

TAM only ever works in partnership with advisers so will never look to circumvent you. We are always available to meet clients and answer any questions they have about their investment, but you decide on the level of contact we have with your clients.



### INCREASED INVESTMENT OPTIONS

We offer a wide range of options from more traditional active and passive model portfolios, to those with a thematic focus such as sustainable and Sharia.



**DEVELOP YOUR OWN BRAND OR SERVICE** All our advisers can benefit from branded literature and online access. Additionally we can create a fully bespoke or whitelabelled investment proposition integrated into your own website.



### MARKETING SUPPORT

From bespoke literature, seminars and conferences to other client interactions we work with you to create tailored marketing support.

*“Having utilised the services for 10 years it is clear, succinct, and easy to interact with. A breath of fresh air in the finance industry.”*

TIGER FINANCIAL & ASSET MANAGEMENT

## WHAT CONCERNS DO YOU HAVE ABOUT APPOINTING A DFM?

Whilst the concept of appointing or out-sourcing to a DFM, is widely accepted it can still be a relatively new experience for some advisers. Having been through this journey with many advisers we are familiar with the concerns you may have or the issues you may face.



### *“They are Expensive”*

Clients will indeed incur an additional DFM charge. However, when we consider the potential cost reductions for the portfolio as a whole, their overall cost may actually fall. For an annual management charge as low as 0.30%, clients gain access to the lowest cost institutional investments with combined OCFs of 0.38%<sup>1</sup> plus all the additional value our appointment brings.

<sup>1</sup>Average weighted OCF of our Active Balanced GBP at time of publication.



### *“My client portfolios are relatively small”*

We have created our portfolios to be as accessible as possible and therefore there is no minimum investment for any of our services.



### *“My client doesn’t want to sell his portfolio simply to move to a DFM”*

We will always review an existing portfolio and suggest the most efficient way of moving it to us. In most cases we will conduct an in-specie transfer to maintain the current positions and ensure the client is not out of the market for any period of time.



Data and prognosis of activity



### *“DFMs can steal my clients”*

This can be a real issue when working with a large financial services company, where DFM is a small part of their offering. TAM only work through advisers and only offer DFM services. **Your client will always remain your client.**



### *“How do I justify my fee when I outsource to a DFM?”*

We have found it actually makes the conversation easier and clearer for the client; your fees cover the overall advisory offering, the performance monitoring and ongoing assessment of our suitability to manage their investment. Our fees cover the underlying investment management.



### *“DFMs simply invest in their own funds”*

We are 100% independent, do not manage any funds of our own, nor receive any incentive to invest in anyone else's fund. This allows the freedom to invest in the best funds, managed by the best fund managers from the best fund houses.

*The white label facility and flexibility offered is ground-breaking and has helped us take this business to new levels. The new innovations in charitable giving are superb.*

MONTGOMERY CHARLES WEALTH MANAGEMENT

## ASSET SECURITY & LIQUIDITY

To us, the safety of clients' capital is paramount and supersedes the importance of the managing entity. To ensure this safety remains prevalent, we deposit all assets with our custodian, BNY Pershing. BNY Pershing is part of BNY, one of the world's largest and strongest financial institutions with over \$48.8<sup>1</sup> trillion in assets under custody. Having client assets held in custody with an institution of this size provides an unparalleled level of protection and security as well as execution, clearing and settlement services.

<sup>1</sup> Figure correct at time of publication.

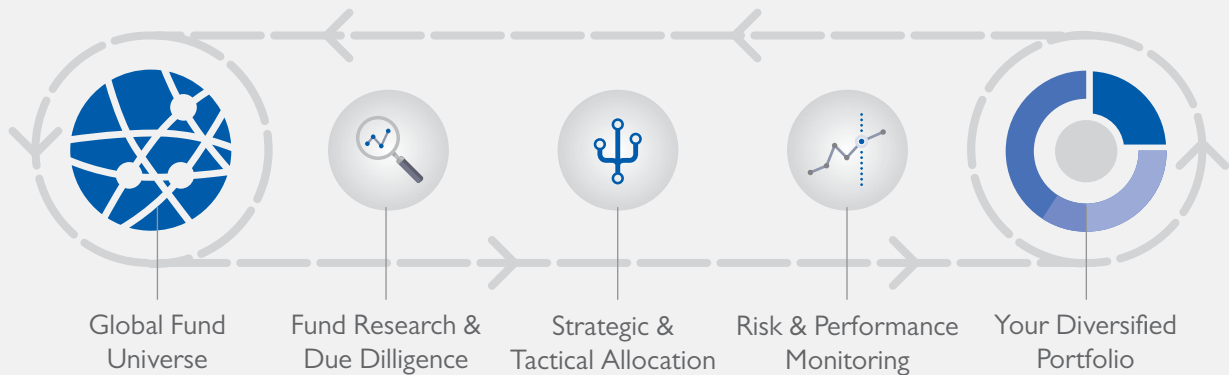


At the core of our approach to investing is simplicity and liquidity. Our entire suite of model portfolios are made up of highly liquid funds in mainstream markets, without using derivative or structured products to increase the returns profile at the expense of liquidity. The time required to return your clients' money is reported everyday and we do not impose any lock-in periods for clients withdrawing or moving their funds if their circumstances change, or if they are not entirely satisfied.



## INVESTMENT PROCESS

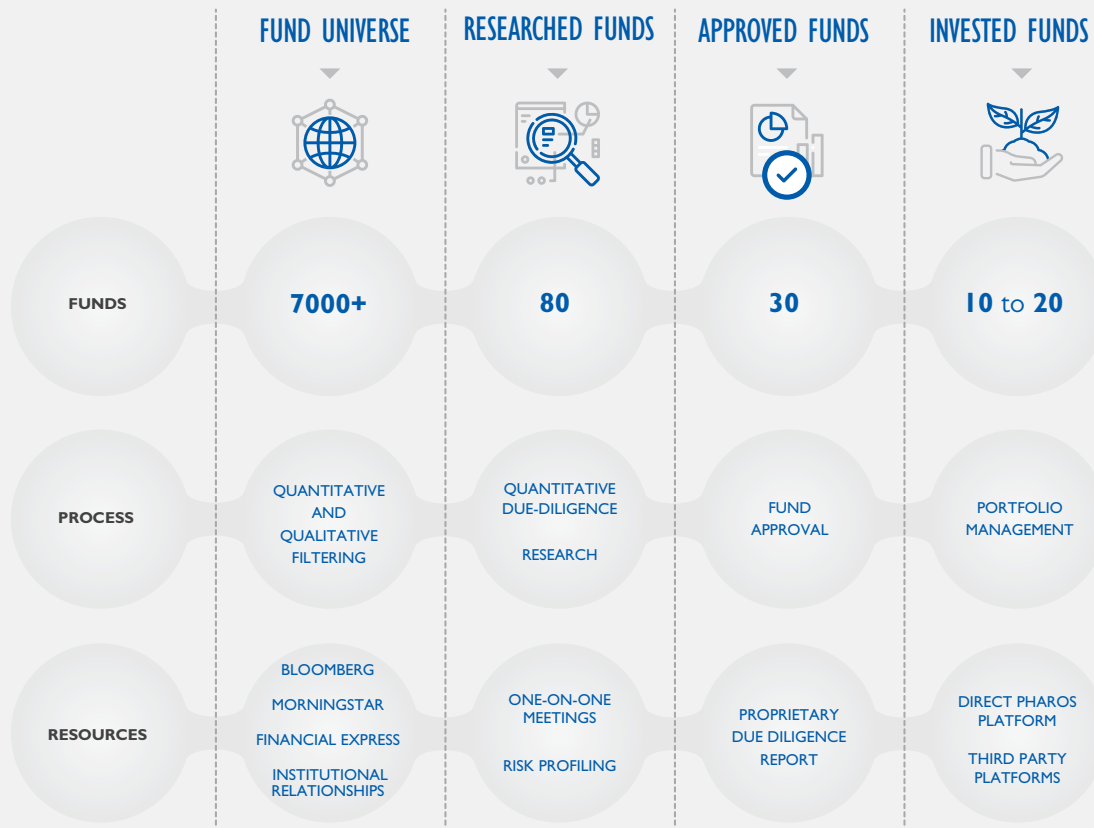
We follow a robust and well considered investment process. From asset allocation modelling, fund universe filtering and selection, to the construction and monitoring of your client's portfolio, we follow specific guidelines and procedures to ensure well-balanced and diversified portfolio construction.



Markets are forever changing so we are continuously anticipating and adapting. Based on the client's investment objectives and risk profile, long-term strategic allocations are determined, and shorter-term tactical positions are added to react to changes and dampen market volatility.

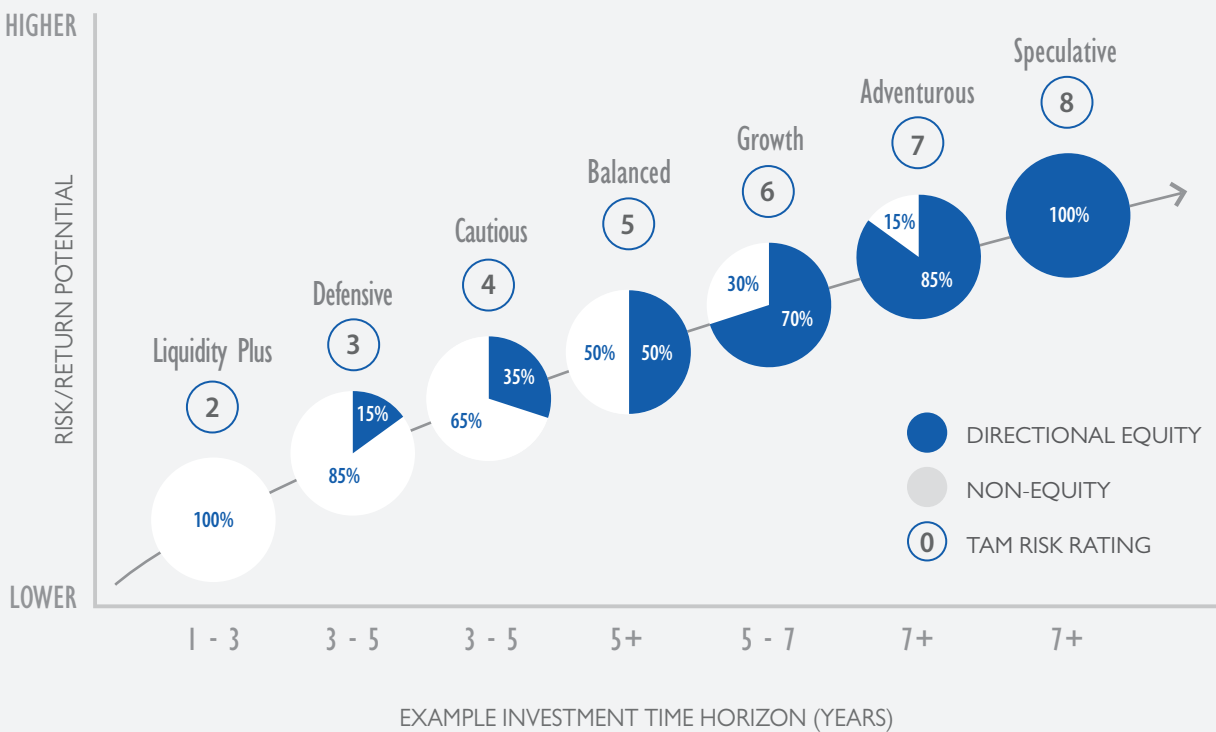
## FUND RESEARCH

We monitor a universe of over 7000 funds, conducting structured and comprehensive research and in-depth qualitative analysis and due-diligence in order to choose the right funds for each portfolio. We invest with the best fund managers from the largest fund houses around the world, aiming to invest in the lowest cost institutional focused funds. Our team of analysts visit the managers we invest with, conducting 100s of manager interviews a year, all with the aim of ensuring the accurate selection of investments for your client's portfolio.



# RISK MANAGEMENT

Each of our model portfolios is risk profiled so you can intuitively know which is appropriate to meet your client's investment objectives, which can be changed during the life cycle of their investment depending on their circumstances. Each of our services is available in Defensive to Adventurous, and our Active service benefits from additional Liquidity and Speculative portfolio options.



Source: TAM Asset Management Ltd. The value of investments, and the income from them, 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.

# DIVERSIFICATION

We use diversification across asset class, geographical focus and underlying funds to spread risk and exposure. Below is a snapshot of the asset allocation and fund selection a TAM Active Balanced portfolio may invest in.



## CASH & MONEY MARKET 8.5%

## COMMODITIES 8.5%

Jupiter Gold & Silver Fund  
iShares Physical Silver ETC  
GSQuartix Modified Bloomberg Commodity Index Portfolio Portfolio

## ALTERNATIVES 12.5%

Ninety One Diversified Income Fund  
Amundi Volatility Hedged World Fund

## FIXED INTEREST/BONDS 23.0%

Invesco UK Gilts UCITS ETF  
JPM Global Bond Opportunities Fund  
Nomura Global Dynamic Bond Fund

## EQUITY 47.5%

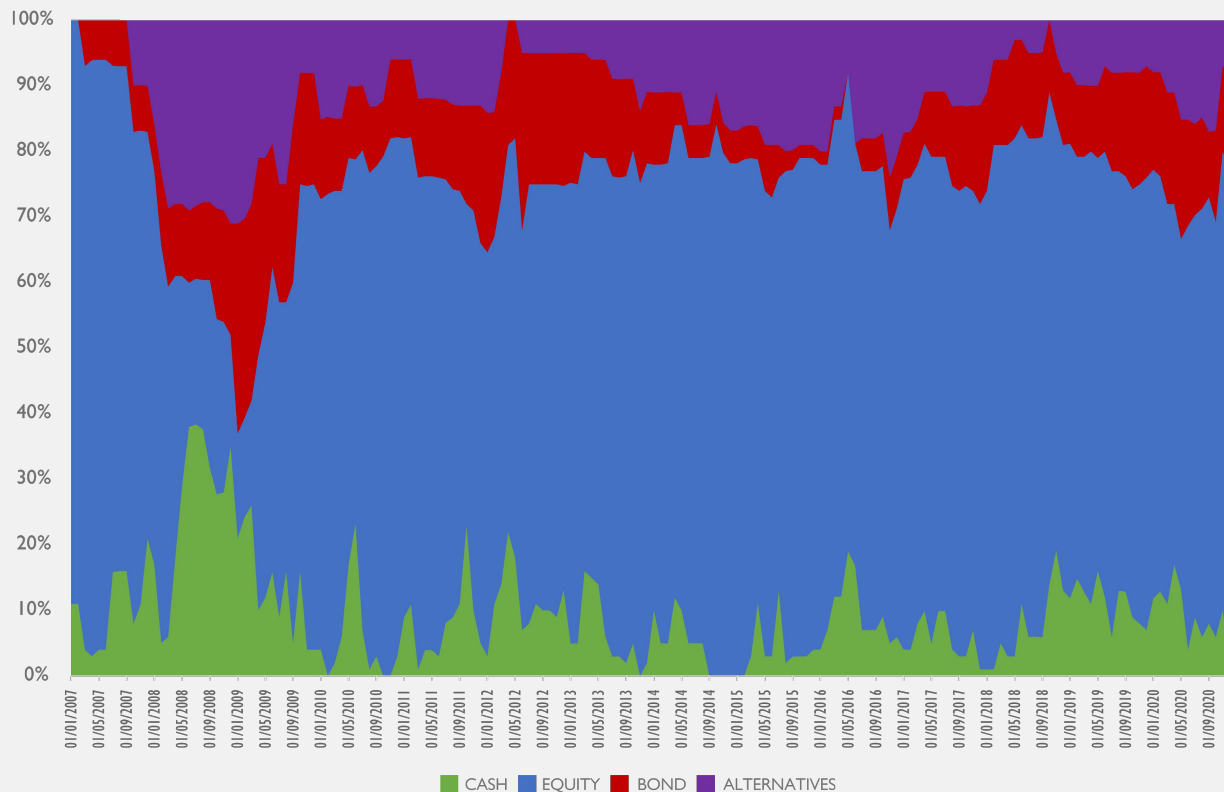
JP Morgan UK Equity Plus Fund  
iShares Core FTSE 100 ETF  
CRUX UK Special Situations Fund  
Pzena Global Value Equity Fund  
Xtrackers S&P 500 Equal Weight UCITS ETF  
BlackRock Global Unconstrained Equity Fund  
Nomura Global High Conviction Fund  
Berenberg Europe ex UK Focus Fund  
Wellington Management US Dynamic Equity Fund

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













As an active discretionary investment manager, clients benefit from our ability to adjust the compositions of their investment portfolios in order to quickly react to key market conditions. This flexibility allows us, within a portfolio's parameters, to add protection or take advantage of a growing market. To illustrate, the image shows the actions taken by our investment team to protect clients' wealth during the 2008 financial crash, actions similar to those carried out during the 2020 COVID-19 market fall.



Source: TAM Asset Management Ltd. The graph is representative of a TAM Active Growth GBP portfolio during the period shown.

# LONG-TERM TRACK RECORD

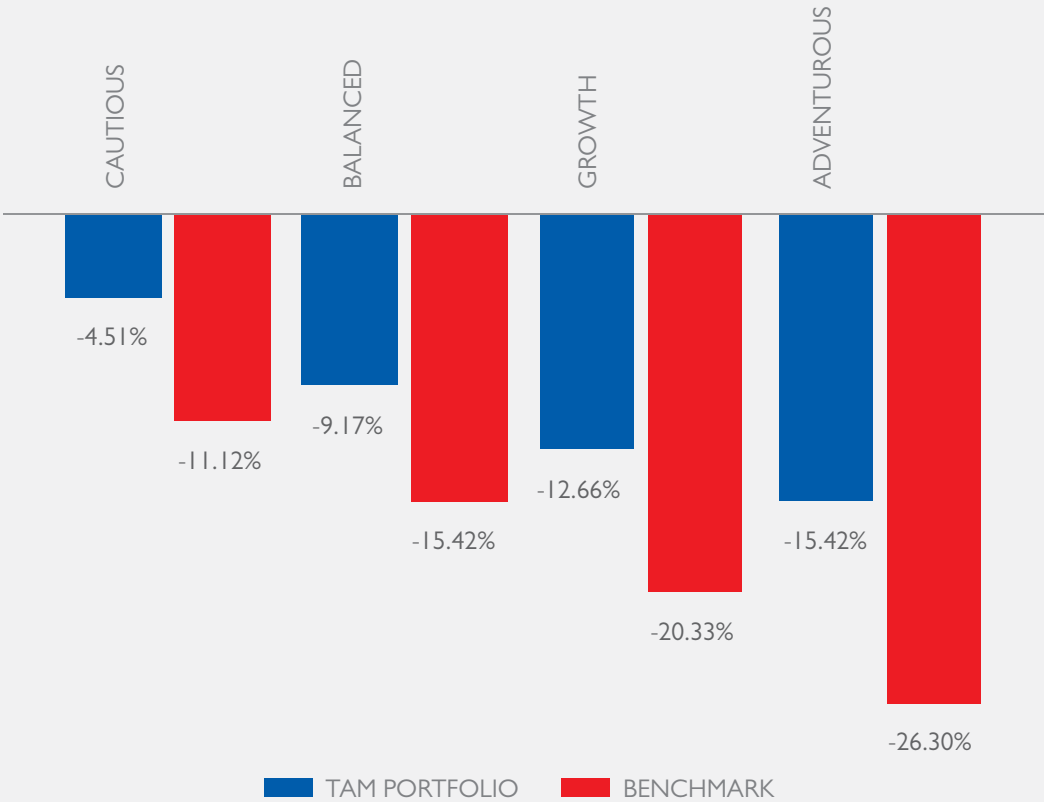
We must always recognise that past performance is never a guarantee of future performance, although we believe it can act as a guide and help demonstrate whether any manager, in this case TAM, actually implements the strategies and risk controls they proposit. Since the launch of our TAM Active range 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	1.00%	5.64	8.02%	11.04%	13.57%	10.66%
5 Year	9.09%	21.45%	35.32%	50.47%	62.79%	66.25%
10 Year	21.46%	41.71%	49.99%	62.46%	64.41%	N/A
Since Inception	53.92%	93.62%	116.35%	158.21%	165.37%	81.25%
<b>Annualised Return</b>	3.32%	4.42%	5.18%	7.27%	6.64%	5.97%
<b>Volatility</b>	3.91%	5.21%	6.78%	8.12%	9.81%	11.25%
						

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 30/06/24 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.

# CAPITAL PRESERVATION

Capital preservation is at the forefront of our investment strategy. Our active portfolio management enables the investment team to reduce risk during difficult market periods, minimising losses for client portfolios and therefore resulting in potentially stronger recovery in financial markets in the years that follow. To illustrate, the image shows the average performance of our investment portfolios against their benchmark during the 2008 financial crash and 2020 COVID-19 market fall.



Source: TAM Asset Management Ltd. Average TAM Active GBP portfolio return from 01/01/08 to 31/12/08 and 01/01/20 to 31/03/2020 net of TAM fees. Each benchmark is a composite of the broader UK equity market and the sovereign debt market. Past performance is not a guide for future returns and investors may get back less than their original investment.

## A RANGE OF TRADITIONAL & THEMATIC MODEL PORTFOLIOS



### CORE ACTIVE INVESTMENTS

- 16 year track record
- 7 Defaqto risk-rated portfolio options including the Liquidity Plus money market portfolio
- No minimum investment
- Invest directly or via an ISA, Pension, Trust, Bond or Life Assurance wrapped product.



### ENHANCED PASSIVE INVESTMENTS

- 8 year track record
- 5 risk-graded portfolio options
- No minimum investment
- Invest directly or via an ISA, Pension, Trust, Bond or Life Assurance wrapped product.



### SUSTAINABILITY-FOCUSED INVESTMENTS

- 12 year track record
- 5 Defaqto / Dynamic Planner risk-rated portfolio options
- No minimum investment
- Invest directly or via an ISA, Pension, Trust, Bond or Life Assurance wrapped product.



### SHARIA-COMPLIANT INVESTMENTS

- 11 year track record
- 5 risk-graded portfolio options
- No minimum investment
- Invest directly or via an ISA, Pension, Trust, Bond or Life Assurance wrapped product



### INCOME INVESTMENTS

- Launched 2024
- 5 risk-graded portfolio options
- No minimum investment
- Invest directly or via an ISA, Pension, Trust, Bond or Life Assurance wrapped product



## ACCESSIBILITY

We have made our portfolios as accessible as possible. We can accept an investment directly, or a transfer from an ISA, pension, life insurance bond or trust. We have relationships with a growing list of major providers, saving you time by liaising directly with their offices.



In addition to accessing our services directly, we are also pleased to offer a range of our award-winning model portfolios via a growing selection of third party platforms.

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M&G wealth

MORNINGSTAR Wealth Platform



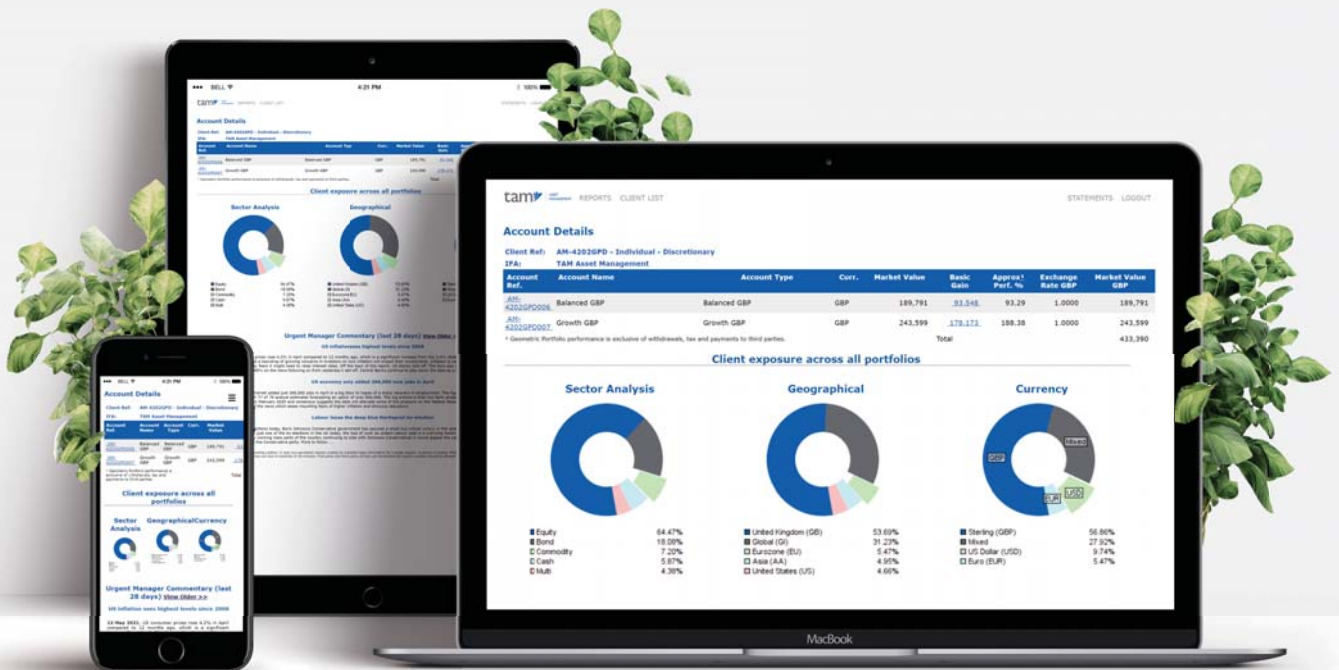
## STATE OF THE ART PLATFORM

Our online platform remains one of the most innovative and informative in the industry. It doesn't matter if you have 100 clients with £1m or 100,000 clients with £1k, the system has been built with full scalability in mind, supporting high volumes of investors and transactions regardless of asset size.

We currently have 2000+ investors and 100,000+ workplace pension clients, all of which enjoy identical use of the platform:

- Log in at anytime with 24/7 account access
- Generate instant valuations
- Review the comprehensive market commentary and detailed trade analysis available
- Produce customised portfolio reports
- Instantly download quarterly and annual MiFID statements

Advisers also have the same level of access to our platform, and you will be provided with a dedicated log in to view all of your clients' portfolios in one place.



## OPPORTUNITIES TO GIVE BACK

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

Together, we have raised over **£235,211** for a wide range of local and international causes. We are delighted with the positive impact we have had to date and look forward to continuing to give back with you in the many years to come.



*For more information and access to the client application form, please visit*  
**[www.tamassetmanagement.com/charitable-giving](http://www.tamassetmanagement.com/charitable-giving)**

We are a proud certified Carbon Neutral and Carbon Reduced Organisation, achieved by offsetting our annual carbon footprint, which we are reducing every year. As part of our wider sustainability mission we invite our GIA and ISA clients to join our Client Carbon Footprint Commitment where they can offset their carbon footprint every year they are invested with us.

We are excited to empower our clients to contribute meaningfully towards mitigating global warming. They have shown a growing appetite to reduce the impact of their investments on the environment, and this simple and effective initiative provides them with a material solution.



*For more information and access to the client application form, please visit*  
**[www.tamassetmanagement.com/client-carbon-footprint-commitment](http://www.tamassetmanagement.com/client-carbon-footprint-commitment)**





ASSET  
MANAGEMENT

## GET IN TOUCH WITH US

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*Proud to be a*



For more information please visit  
[www.tamassetmanagement.com](http://www.tamassetmanagement.com)

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