

WHY TAM ACTIVE?

The advent of Consumer Duty plays directly into our core strength of running actively managed portfolios of solid performing funds, focusing as much on capital preservation as capital generation. We have access to some of the lowest annual management charges (AMCs) in underlying funds on offer for this style of management approach, which demonstrates true “value for money” from within the model portfolio service (MPS) industry. Of course, performance is a key consideration, but our position within the MPS universe is simply a by-product of robust procedures and a vindication of their strength and depth in process.



WHAT MAKES A QUALITY DFM?

Defaqto's highly regarded 2023 Discretionary Fund Manager (DFM) satisfaction study highlighted that we had been recognised by the UK adviser market as a top-performing DFM in every area deemed most important to advisers. The study measures the performance of 14 categories, including ease of doing business; client communication; quality of literature; quality of staffing in investments and administration, to name a few.

We were the only DFM to be rated highly in all 14 categories, an accolade that outstrips many famous household names. Whilst acknowledgement like this is not definitive, it demonstrates that, away from our portfolio management skills, we are recognised as a market-leading DFM to do business with.

ACTIVE MANAGEMENT

All too often, active management within the MPS market is relegated to a quarterly rebalancing exercise in which your portfolios are changed after the market has moved, leaving you in a perpetual state of reactive, not proactive, investing. Our portfolios are usually more actively managed, and for good reason. Capital preservation is as powerful as long-term investing, and this is why we do not wait for long drawn out committees or the end of the quarter to take necessary action. When we see threats or opportunities, we act immediately to protect or enhance your position.

Does it work?

Through active management, our goal of delivering reliable and consistent returns with lower levels of volatility has stood the test of time. Long-term outperformance should never be a goal but more a by-product of a repeatable and reliable investment process. We are dedicated to keeping this process at our core and have seen market-leading performance as a result.





RISK MANAGEMENT

The pillars of TAM's investment management are risk and volatility. Aside from long-term performance, fund selection and ease of doing business, TAM aims to deliver you a portfolio that not only consistently outperforms its benchmark, but also achieves this with a volatility below that of both its benchmark and its competitors. This commitment puts TAM into the top quartile of DFMs when it comes to risk management.

Why is risk important?

Knowing that your chosen risk profile is set in stone is critical to ongoing suitability needs. Even in a major bull market, to TAM, a balanced portfolio will always remain balanced (c50% equities and c50% bonds and alternatives). TAM deviates only within controlled bounds. Of course, if you'd like more risk, TAM has increased risk portfolio options to suit you, but each model has a clear and dependable set of rules on risk which they won't stray from. In a world full of volatility, TAM remains a safe pair of hands for all market environments.

VALUE FOR MONEY

It's clear that "value for money" within financial services is recognised as the level of service one receives for the price one pays. Our industry research has shown that in some providers' pursuits of delivering value for money, many clients are exposed to an overreliance on index tracking ETFs as a substitute to expert fund managers. We, however, exist at the intersection between the best levels of active management for the price of a passive investment product.

How do we achieve this?

We achieve this by investing into some of the best and most innovative funds that the wider market has never heard of. Our goal is to move you away from a reliance on big index funds and instead source pioneering funds with unique approaches to investing. In doing this, we can often negotiate access into these funds at steep discounts on AMCs, which many other DFMs cannot achieve. Overlay this with a strong commitment to active management, impact and sustainability, and your portfolio is positioned at the attractive intersection of cost vs. service, delivering the highest possible service and performance for the lowest possible charges.



ASSET
MANAGEMENT

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