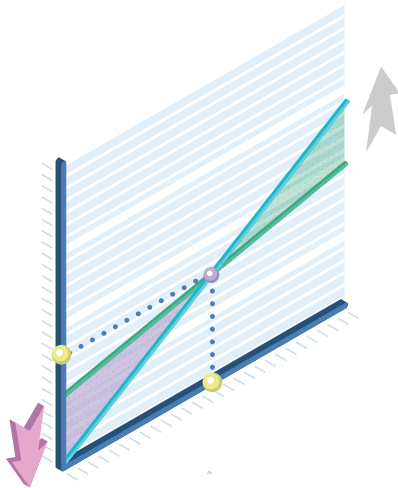
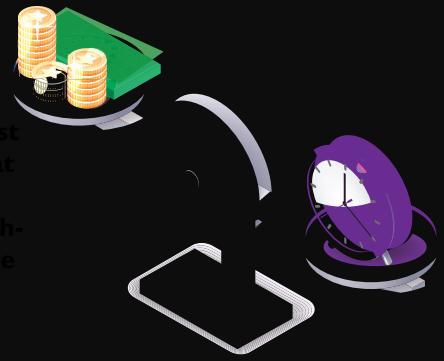


WHY DID WE CREATE THE RANGE?

As an alternative to cash

The market has altered – we are entering an environment where interest rates are coming down – which is impacting income from cash deposits at the bank. The Income range has been designed to provide you with a solution for an ever-changing market – aiming to not only deliver that cash-like income stream – but to also keep you invested to benefit from the huge potential of the global stock and bond market.



For a concentrated equity market

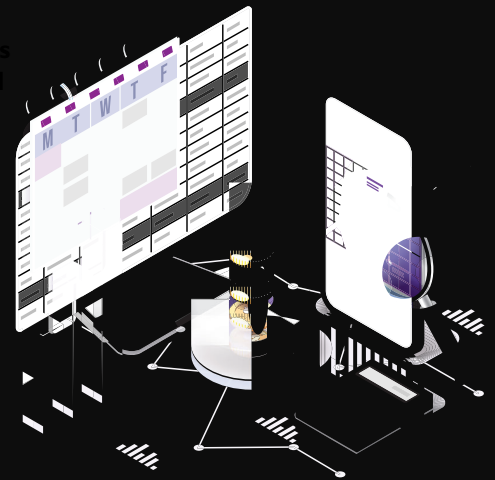
The large US mega-cap tech stocks continue to dominate the equity market. The funds in the Income range diversify away from this market concentration – avoiding potentially risky exposure to expensive non-dividend paying stocks. Instead, the Income range focuses on high-quality stocks trading at fantastic prices whilst also paying a healthy dividend – insulated from the potential for a negative correction from those high-flying tech stocks.

That said – the market is starting to consider income more seriously. Returning cash back to shareholders is symbolic of a company reaching maturity – and the US tech market is now starting to pay dividends to clients – which increases the potential for a wider range of income investments in the future.

As a building block for retirement plans

We understand that a decumulation plan is a complex one – but one that is essential for clients in retirement. The market is traditionally geared towards accumulation and volatility – rather than decumulation and income-risk – and as such there are less income-focused offerings which cover the full risk spectrum. This lack of availability can leave decumulation clients invested into options exposed to too much risk in pursuit of income – or too little risk in pursuit of stability.

This was a key driver for creating the Income range – which comprises five model portfolio choices which span the risk spectrum – delivering the same high active share and adopting the same risk-conscious approach as its 10-year Active counterpart. This ensures that during times of market stress – we can actively manage your allocation and risk to defend your capital and protect that all-important draw-down ability – whilst also delivering long-term compounded investment returns.



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GET IN TOUCH WITH US
+44 (0) 207 549 7650
info@tamassetmanagement.com