

The **TAM PREMIER** service is our original offering with the longest track record. It offers the broadest range of risk-graded portfolio choices comprising our widest variety of diversified funds.



THE PORTFOLIOS

We offer seven risk-graded portfolios that span the risk spectrum from defensive lower-risk returns, to higher-risk equity based returns, all of which are Defaqto risk-rated.

OUR APPROACH

Diversification is essential to adding value to our investment portfolios. TAM creates and manages the Premier service diversified not only by underlying investment asset and sector, but also by fund manager and corporate provider. We utilise a range of investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs) to access a variety of assets including equities, government bonds, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification of our portfolios.



CAPITAL PRESERVATION

As a 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. Our investment management team have decades of experience in providing investment management solutions to clients and as such have the capability to successfully navigate market volatility and preserve our clients' capital, such as during the 2008 financial crash and the 2020 COVID-19 market fall.

COMPETITIVE PRICING

TAM is continuously seeking ways to reduce the portfolio costs for the end client. TAM Premier, originally offered at 75bps AMC, is now available to clients at just 30bps AMC with no VAT. Further, our investment team have achieved a 40% reduction in the OCFs of the underlying funds in our TAM Premier portfolios from 75bps in January 2019 to 39bps in January 2021.



SOMETHING A BIT DIFFERENT

You Give We Give (YGWWG) is a unique initiative offered exclusively to TAM GIA and ISA clients. It provides investors with a proven alternative to raising funds for their favourite cause by giving them the opportunity to donate up to 20% of their annual portfolio gain to a charity of their choice. What's more, TAM will match that donation with an equal percentage from our annual fee, and financial advisers can also choose to donate an equal percentage of their annual fee. As at 31 December 2021, clients participating in the initiative have raised over £188,355 to support a wide variety of charities with the incredible work that they do for their beneficiaries.