



WHY TAM SHARIA?

To TAM, the Sharia-compliant investment market remains one of the most exciting and rapidly growing areas of the managed portfolio service (MPS) universe. However, given the comparatively narrow range of available Sharia-compliant investments compared to traditional options, not only is there increased responsibility to ensure we offer TAM Sharia clients just as compelling a portfolio as we do our clients who invest in our less specialist portfolios, but there is also an increased cost involved to achieve this. TAM's solution to this is very simple – we offer a charging structure that represents one of the lowest AMCs available in the market. This is to ensure we deliver that all-important “fair value” to every client.

OUR EXPERIENCE

Our experience within the wider MPS universe has given us the tools to manage and continually enhance the TAM Sharia service with the same dedication to active management, diversification and volatility that our clients who invest in our more mainstream portfolios experience. Indeed, our 9-year TAM Sharia track record further reinforces our credentials as one of the most established and experienced Sharia-compliant MPS managers.



WHAT ARE SHARIA-COMPLIANT INVESTMENTS?

Sharia-compliant investments are governed by Sharia law. Sharia law is a religious law forming part of the Islamic tradition and derived from the religious precepts of Islam, the Quran and the Hadith. Sharia literally means “the clear, well-trodden path to water”. It acts as a code for living that all people of the Muslim faith should adhere to, including prayers, food, and financial affairs. Sharia investing is similar to ethical investing whereby funds are screened to avoid companies that are not aligned to certain principles. Activities permitted by Sharia law are regarded as ‘halal’, and anything banned is ‘haram’.

THE FUNDS

WHAT YOU WILL FIND

- Sharia equities
- Sukuk bonds
- Sharia-approved commodities
- Cash

WHAT YOU WON'T FIND

- Conventional finance
- Alcohol
- Pork related products
- Gambling
- Adult entertainment
- Tobacco
- Weapons

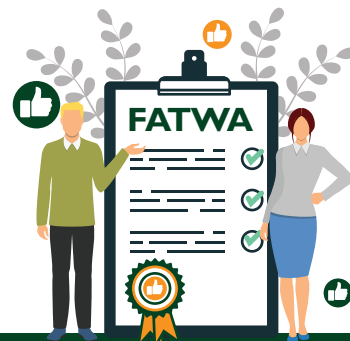
OUR APPROACH

Our investment team follow a rigorous process when selecting funds for the TAM Sharia portfolios, conducting extensive research into the universe of Sharia-compliant investments. This includes one-on-one meetings with fund managers followed by detailed desk-based analysis looking further into the fund's investment process, portfolio positioning and performance. The team will only select a fund that has proven to deliver on its Sharia-compliant mandate, adhering to the stringent and comprehensive investment process which screens stocks to ensure only companies with Sharia-compliant business or activities are included.



FATWA

The industry standard for a Sharia-compliant fund is a fatwa certification. This certificate confirms that the respective fund, its structure and investments, have been reviewed by a panel of independent Sharia scholars from varying sects of the religion, who have collectively established that the underlying holdings comply with the strict laws governing sharia investing. TAM ensures that all of our fund holdings possess a current fatwa certification, and that they are renewed annually to ensure continued compliance.



RISK MANAGEMENT

TAM aims to deliver clients a Sharia-compliant portfolio that not only consistently outperforms its benchmark, but also achieves this with a volatility below that of both its benchmark and its competitors. When it comes to the more concentrated Sharia-compliant investment market, managing a risk-targeted portfolio becomes even more crucial. We see this challenge as an opportunity and have committed to encouraging Sharia fund managers to create new and innovative investment options to benefit our TAM Sharia clients' risk and reward profile.



VALUE FOR MONEY

Our research has shown that, in pursuit of delivering clients value for money, many clients are exposed to an overreliance on index tracking ETFs as a substitute for expert fund managers. TAM exists at the intersection between the best levels of active management for the price of a passive investment product. In part, we achieve this within the TAM Sharia service by investing into some of the best and most innovative active Sharia-compliant funds whilst also using effective Sharia-compliant ETFs to help isolate thematic opportunities and to enhance client returns as well as diversify concentration risk.



ZAKAT

Zakat is an Islamic financial term that literally means 'to cleanse'. As one of the pillars of the faith, it requires all Muslims to donate a portion of their wealth to charity. Muslims must meet a certain threshold before they can qualify for zakat. The amount is 2.5% or 1/40 of an individual's total savings and wealth. TAM's You Give We Give initiative allows investors to automatically donate a percentage of their portfolio profits to charity, but what's more, TAM will match the donation with an equal percentage from our annual management fee.



We believe that TAM's active management experience and comprehensive Sharia fund research has positioned our TAM Sharia service as one of the leading Sharia-compliant investment options available in the market today. Our work on this exciting investment option continues as we develop new approaches, styles and strategies to improve diversification and enhance the client's investment journey within the world of Sharia investing.



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