

**WHY TAM SHARIA?**

The Sharia-compliant investment market is 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 you a compelling portfolio, but there is also an increased cost involved to achieve this. Our solution to this is very simple – we offer a charging structure that represents one of the lowest annual management charges (AMCs) available in the market. This is to ensure we deliver you that all-important “fair value”.



**OUR EXPERIENCE**

Our experience within the wider MPS universe has given us the tools to manage and continually enhance our Sharia service with the same dedication to active management, diversification and volatility as its 16-year Active counterpart. Indeed, our 10+ year 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**

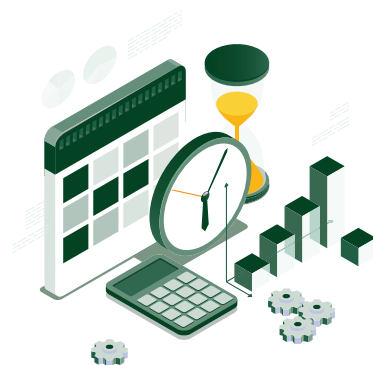
- Sharia equities 
- Sukuk bonds 
- Sharia-approved commodities 
- Cash 

**WHAT YOU WON'T FIND**

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

**OUR SHARIA-COMPLIANT APPROACH**

We follow a rigorous process when selecting funds for your portfolio, 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. We 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, has 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. We ensure that all of our funds possess a current fatwa certification, and that they are renewed annually to ensure continued compliance.



## RISK MANAGEMENT

We aim to deliver you 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 your risk and reward profile.

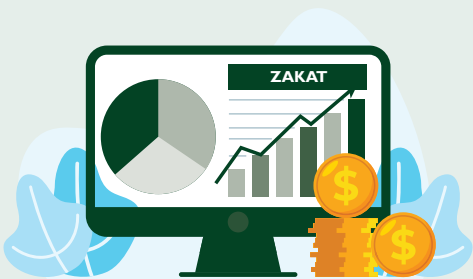
## VALUE FOR MONEY

Our research has shown that, in pursuit of delivering 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 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, enhance your returns, and 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. Our You Give We Give initiative allows you to automatically donate a percentage of your portfolio profits to charity, but what's more, TAM will match your donation with an equal percentage from our annual management fee.



## ONGOING DEVELOPMENT

We believe that our active management experience and comprehensive fund research has positioned our 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 your Sharia investing journey.



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ASSET  
MANAGEMENT

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