

Portfolio Service	TAM ACTIVE	TAM ENHANCED PASSIVE	TAM SUSTAINABLE WORLD	TAM SHARIA
Annual Management Charge	Liquidity Plus = 5bp Defensive to Speculative = 30bp	15bp	40bp	50bp
Platform Fee	Liquidity Plus = 20bp Defensive to Speculative = 25bp	25bp	25bp	25bp
Execution Fee (per transaction)	Liquidity Plus = 1% up to £10.00 Defensive to Speculative = 1% up to £30.00	1% up to £12.50	1% up to £15.00	1% up to £30.00
Nominee Fee (per quarter)	Liquidity Plus = £10.00 Defensive to Speculative: Portfolios £200k and under = £12.50 Portfolios over £200k = £25.00	£12.50	£25.00	£25.00

TRANSFER

Transfer of stock into Nominee and Custody	Free under normal circumstances
Off Market Transfers	Transfer in £0 / Transfer out £50
Account Closures	£0

BANKING

CHAPS Transfer	£25 per transfer
Cash Withdrawal (if not set regular income payment)	£10 per transfer
Foreign Exchange (non trade related)	£20 per switch

ADVISER FEES

Your financial adviser may take an introductory fee as either a flat advice fee or a percentage of up to 5% of the initial investment for their work and advice in connection with opening an account. This fee must be agreed in advance between you and your adviser and confirmed to TAM via the account opening form. These fees will be deducted from initial monies received. You and your adviser may also agree to a subsequent injection fee (again to be confirmed via the account opening form) which would be charged on all new monies added to the portfolio for the life of the account. Annual adviser fees are negotiated and agreed in advance between you and your adviser and will be clearly displayed in your portfolio valuation on the TAM website. The fee is charged monthly in arrears and can be either a fixed percentage of the portfolio's value at the month end, or a flat fee.

VAT

VAT will be added where applicable (No. 905289023). We reserve the right to alter or amend our Terms of Business, subject to reasonable notice. Current terms are at all times available on our website: www.tamassetmanagement.com.