

# TAM ACTIVE MODEL PORTFOLIO SERVICE

Designed for advisers.  
Built for clients.

Model portfolios built around risk, not benchmarks,  
from Defensive 20 to High Growth 100



# WHY TAM ACTIVE

## A practical solution for today's investment environment.

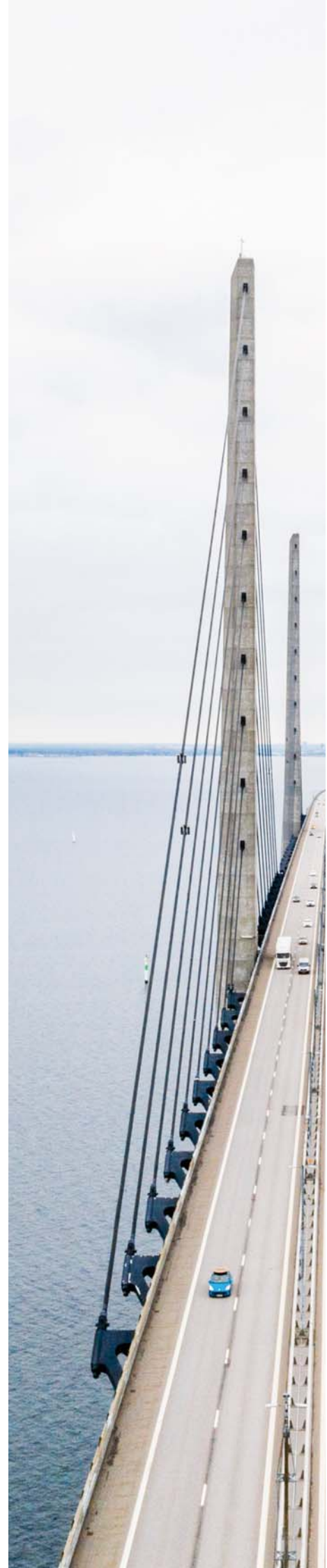
Markets are more volatile. Clients are more sensitive to losses. Advisers need portfolios that can adapt as conditions change.

TAM Active is a global, multi-asset model portfolio service designed to help advisers deliver consistent, risk appropriate outcomes for their clients without sacrificing transparency or control.

Our portfolios are actively managed within clearly defined risk parameters. The focus is on protecting capital during difficult periods while remaining positioned for long term growth when conditions improve.

With investment management roots dating back to the 1930s and a model portfolio track record since 2007, TAM's approach is built on one simple principle:

**To make money, first you must  
not lose it.**





# OUR APPROACH

## Risk first. Always.

TAM Active is built around disciplined risk management rather than short term performance targets.

Each model portfolio is designed to align with a specific client risk profile. Portfolios are actively monitored and adjusted as markets evolve, rather than remaining fully invested at all times.

### How risk is managed

- Defined neutral equity allocations for each risk profile.
- Tactical flexibility of  $\pm 10$  percent around target equity levels.
- Ability to reduce equity exposure significantly during periods of market stress.
- Ongoing oversight by TAM's investment team.

**The objective is simple. Keep clients invested when conditions allow. Protect capital when risks rise.**

# MODEL PORTFOLIOS AT A GLANCE

## Defined risk profiles with built-in flexibility.

Each TAM Active model portfolio has a neutral equity allocation aligned to a specific level of risk. Tactical ranges allow portfolios to adapt as market conditions change.

	NEUTRAL EQUITY	TACTICAL RANGE	MINIMUM EQUITY IN STRESSED MARKETS	OBJECTIVE
Defensive 20	20%	10% to 30%	0%	Low risk strategy focused on stability with limited market exposure.
Cautious 40	40%	30% to 50%	20%	Conservative growth with an emphasis on capital preservation.
Balanced 60	60%	50% to 70%	30%	Balanced exposure to equities and bonds for long term growth.
Growth 80	80%	70% to 90%	40%	Higher equity exposure for clients seeking long term capital appreciation.
High Growth 100	100%	90% to 100%	50%	Fully invested equity strategy for long term investors with a high risk appetite.

During periods of elevated market stress, equity exposure may be reduced towards the stated equity level.

# HOW WE MANAGE CLIENT PORTFOLIOS



## A DISCIPLINED, RESEARCH DRIVE INVESTMENT PROCESS

TAM Active portfolios are managed using a structured and repeatable investment framework.



## ASSET ALLOCATION

We use a top down, global multi-asset approach. Each portfolio is aligned to a defined equity target and managed within clear risk ranges.



## FUND SELECTION

Portfolios are constructed using high quality third party funds only. We are not tied to proprietary products. Active and passive strategies are combined based on market conditions, costs, and risk characteristics.



## PORTFOLIO CONSTRUCTION AND RISK CONTROL

Risk is managed at portfolio level, not fund level. Portfolios are diversified across asset classes, regions, and investment styles to reduce concentration risk.



## ONGOING MONITORING

Portfolios are monitored daily and reviewed regularly by our investment committee. Changes are made when conditions require them, not simply at set calendar dates.

# WHY ADVISERS CHOOSE TAM ACTIVE



## CONTROL

- Advisers retain ownership of the client relationship.
- Advisers remain responsible for client suitability.



## SUPPORT

- Branded reports and client ready commentary.
- Direct access to the TAM investment team.



## TRANSPARENCY

- Daily liquidity and full portfolio visibility.
- Clear fees and no proprietary products.



## INFRASTRUCTURE

- Available on leading platforms and wrappers.
- Full online access for monitoring, reporting, and documentation.
- Custody provided by Pershing, a BNY Mellon company.

# GETTING STARTED

## Simple. Transparent. Adviser friendly.

- Available in GBP, USD, and EUR.
- Minimum investment of £7,500 or currency equivalent.
- Daily dealing and full transparency.
- Compatible with most pension, platform, and international wrapper structures.

TAM Active is designed to integrate seamlessly into existing adviser processes and client relationships.

### Contact Us

+230 454 6400 | [info@tamint.com](mailto:info@tamint.com) | [www.tamint.com](http://www.tamint.com)

### *Important Information*

*TAM Active is a discretionary model portfolio service. Clients retain full ownership of the underlying investments. This is not a pooled fund or collective investment scheme.*





## TAM ASSET MANAGEMENT INTERNATIONAL LIMITED

Nexteracom Tower I | Ebene | 72201 | Mauritius

+230 454 6400 | [info@tamint.com](mailto:info@tamint.com) | [www.tamint.com](http://www.tamint.com)

*Important information: This document is intended for use by financial advisers and investment professionals only and should not be distributed to, or relied upon by, retail clients.*

*The information contained in this document is provided for information purposes only and does not constitute an offer, solicitation or recommendation to invest in any products or services referred to herein. Any opinions, expectations or projections expressed are those of TAM Asset Management International Limited at the time of writing and are subject to change without notice.*

*Past performance is not a reliable indicator of future results. The value of investments can fall as well as rise, and investors may not get back the amount originally invested. Investments and services referred to in this document may not be suitable for all investors, and no guarantee is given as to performance or suitability.*

*Nothing in this document constitutes investment advice or a personal recommendation. Professional advice should be sought before making any investment decision.*

*TAM Asset Management International Limited is regulated by the Financial Services Commission of Mauritius and is an authorised Financial Services Provider regulated by the South African Financial Sector Conduct Authority.*