

FINANCIAL PROMOTION FOR PROFESSIONAL INVESTORS AND ADVISERS ONLY.  
NOT TO BE RELIED UPON BY RETAIL INVESTORS.

The logo for TAM (The Arab Money) features the lowercase letters 'tam' in a white, sans-serif font. To the right of the text is a stylized white icon of a sailboat or a fan-like shape.

*sharia*

Model Portfolios **compliant with Islamic law**

# TAM SHARIA AT A GLANCE



AWARD-WINNING  
INVESTMENT MANAGERS



5 RISK-GRADED CHOICES  
DEFENSIVE TO ADVENTUROUS



FUNDS COMPLIANT  
WITH ISLAMIC LAW



8 YEAR  
TRACK RECORD



MINIMUM  
INVESTMENT  
£7,500 / \$7,500 / €7,500



COMPETITIVE 0.5%  
ANNUAL MANAGEMENT  
CHARGE (AMC)



EXCLUSIVE ACCESS TO  
YOU GIVE WE GIVE  
CHARITY INITIATIVE



INVEST DIRECTLY OR VIA A  
PENSION, TRUST, QROPS  
OR LIFE ASSURANCE  
WRAPPED PRODUCT

## WHO WE ARE

Our origins trace back to the 1930's and the floor of the London Stock Exchange. From these early beginnings, TAM is now an award-winning institutional investment expert providing onshore and offshore investment solutions to clients worldwide.

2014 saw the launch of TAM Sharia-compliant model portfolios. To TAM, the Sharia-compliant investment market remains one of the most exciting and rapidly growing areas of the managed portfolio service (MPS) universe. Sharia-compliant investments are governed by Sharia law which is a religious law forming part of the Islamic tradition and derived from the religious precepts of Islam, the Quran and the Hadith. 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'.

**Today TAM continues to work exclusively with Advisers, intermediaries and their clients providing a range of discretionary and model portfolios invested globally across multiple asset classes and strategies.**

## WHAT WE BELIEVE

We believe that every investor is entitled to professional investment management regardless of their level of wealth, which is why over the years we have designed and developed a range of model portfolio solutions across a multitude of risk, currency and style choices.

## WHAT WE AIM TO ACHIEVE

Our TAM Sharia service provides investors with a range of Islamic investment portfolios designed to protect and grow their wealth in a Sharia-compliant manner. Our aim is very simple; to maximise the performance of our clients' investments and outperform our benchmarks with minimal risk. We are committed to providing an exceptional investment management service to all clients, dedicated to acting with honesty and transparency in everything we do.



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## WHAT IS SHARIA INVESTING?

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Sharia-compliant investments are governed by Islamic law. Similar to other socially responsible funds within the environmental, social and governance (ESG) universe, Sharia-compliant funds screen potential portfolio investments for specific requirements desired by followers of the Muslim religion.

The main requirement for a Sharia-compliant fund is the exclusion of investments which derive a majority of their income from the sale of alcohol, pork, pornography, gambling or weapons.

Additional requirements include the appointment of a Sharia board, an annual Sharia audit, and purifying certain prohibited types of income by donating them to charity.



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## OUR APPROACH TO SHARIA INVESTING

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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.

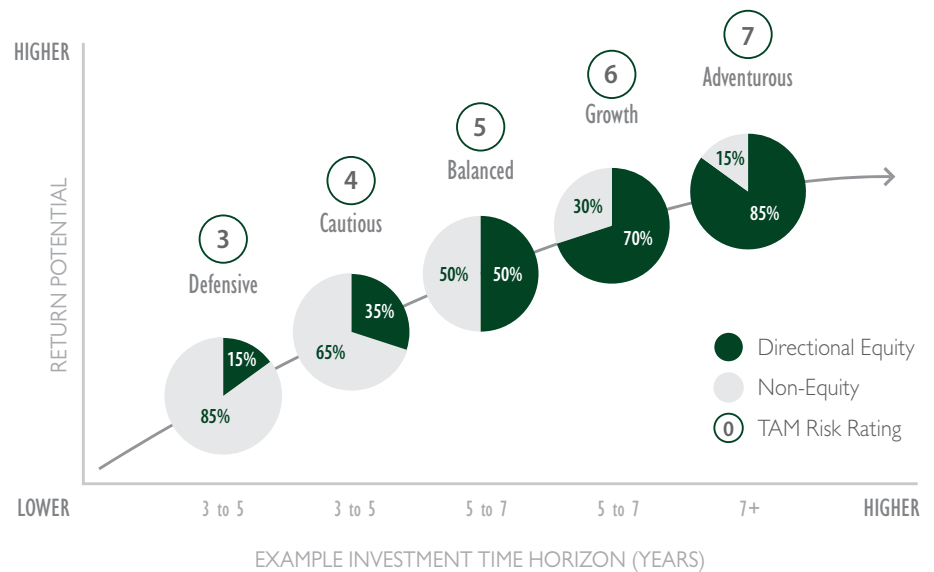
The team will only select a fund that has proven to deliver on its Shariacompliant mandate, adhering to the stringent and comprehensive investment process which screens stocks to ensure only companies with Sharia-compliant business or activities are included.



The level of diversification within our TAM Sharia portfolios is dependent on the availability of funds that are considered Sharia-compliant. Due to the strict nature of Sharia investments, the universe of compliant funds is limited, tending to give rise to higher weightings of up to 25% in each individual security.

## RISK-GRADED PORTFOLIO OPTIONS

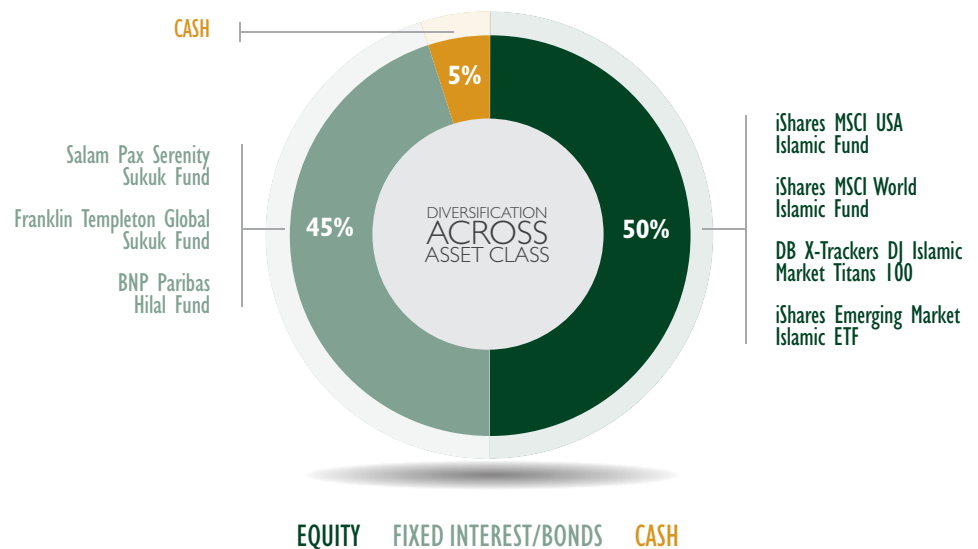
Clients can select an investment portfolio that most closely reflects their investment return objectives and attitude to risk. We offer five risk-graded portfolios that span the risk spectrum from more defensive, lower risk returns, through to higher risk, equity based investment returns.



*The diagram is for illustrative purposes only. The value of investments, and the income from them, may go down as well as up and may fall below the amount initially invested. Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only.*

## TAM SHARIA PORTFOLIO EXAMPLE






TAM use diversification across asset class, geographical focus, and underlying funds to spread risk and exposure. The below shows a snapshot of the asset allocation and fund selection a Sharia Balanced portfolio may invest in.



*Diagram representative of a TAM Sharia GBP Balanced portfolio. Actual funds purchased will depend on market dynamics and timing, and weightings may deviate at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only*

## LONG TERM TRACK RECORD

We must always recognise that past performance is never a guarantee of future performance, although we believe it can act as a guide and help demonstrate whether any manager, in this case TAM, actually implements the strategies and risk controls they proport. Since the launch of our Sharia range of model portfolios we have followed the same edict of prioritising capital preservation and capital growth to generate positive medium and long-term gains for our clients.

	DEFENSIVE	CAUTIOUS	BALANCED	GROWTH	ADVENTUROUS
<b>Risk Profile</b>	 Low/Medium	 Medium	 Medium/High	 High	 Very High
<b>Portfolio Return</b>					
3 Year	3.66%	7.28%	10.47%	14.57%	17.07%
5 Year	19.00%	27.53%	36.78%	46.64%	53.30%
10 Year	20.37%	27.24%	40.83%	51.85%	N/A
Since Inception	36.97%	60.38%	78.80%	109.13%	59.34%
<b>Annualised Return</b>	5.74%	6.42%	8.34%	10.03%	10.52%
<b>Volatility</b>	6.34%	6.06%	6.84%	7.87%	9.61%

Source: TAM Asset Management International Ltd. Average TAM Sharia GBP model portfolio return from 01/01/08 to 31/12/2021 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.



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## PIONEERING CHARITABLE GIVING

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You Give We Give (YGWG) is a unique initiative offered exclusively to TAM clients that provides them with a proven alternative to raising funds for their favourite cause.



GIA and ISA investors have the opportunity to donate up to 20% of their annual portfolio gain to a charity of their choice, and TAM will match that donation with an equal percentage from our annual fee. You can also support your clients' chosen charities by donating an equal percentage from your annual adviser fee.



If in any year your client does not make a profit then they will not donate. However, we will still make our donation and you can choose to do so too, providing the client's nominated charity with a long-term sustainable income stream.



As at 31 December 2021, clients participating in the initiative have raised £188,355 to support a wide variety of charities with the outstanding work that they do for their beneficiaries.

## SHARIA INVESTING

### WHAT YOU WILL FIND



SHARIA  
EQUITIES



SUKUK  
BONDS



SHARIA-APPROVED  
COMMODITIES



CASH



COMPANIES THAT  
PROVIDE ISLAMIC  
FINANCIAL SERVICES

### WHAT YOU WON'T FIND



GOVERNMENT  
DEBT



COMPANIES THAT PROVIDE  
INTEREST RELATED SERVICES

*Companies that are involved with the manufacturing and or sale of the following:*



ALCOHOL



GAMBLING



PORK



PORNOGRAPHY



TOBACCO



WEAPONS



# D NATIONS

£ 2 5 0 0 0 0

*A huge thank you to all those who supported the “You Give, We Give” initiative.  
So far, over **£250,000** has been donated to worthy charities.*

**tam** 

ASSET  
MANAGEMENT  
INTERNATIONAL

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