

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



*sustainable  
world*

Putting Ethical, Environmental and Governance  
considerations at the heart of the investment process



# TAM SUSTAINABLE WORLD AT A GLANCE



AWARD-WINNING  
INVESTMENT MANAGERS



5 RISK GRADED CHOICES  
DEFENSIVE TO ADVENTUROUS



FUNDS SELECTED FOR  
THEIR ESG CREDENTIALS



MAKE REGULAR  
CONTRIBUTIONS



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



LOW ANNUAL  
MANAGEMENT  
CHARGE (AMC)



ACCESS TO  
AWARD-NOMINATED  
YOU GIVE WE GIVE SCHEME



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 the TAM Sustainable World model portfolios, one of the first range of thematic ESG and Sharia model portfolios catering to those with specific ethical, environmental or religious beliefs to be launched. Today ESG is a core component of the investment landscape and an essential requirement for a new generation of investors. To further enhance the ESG offering the You Give, We Give, initiative was launched resulting in over £250,000 donated to worthy charities.

**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 Sustainable World service provides investors with a range of environmental, social and governance (ESG) investment portfolios designed to protect and grow their wealth in a socially responsible 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 ETHICAL INVESTING?

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### WHAT IS ETHICAL INVESTING?

Ethical investing considers its impact on the wider world. It integrates a range of factors into its decision-making processes to ensure that no investment supports potentially damaging industries. Ethical investing pays attention to a range of issues such as climate change, water management, workplace management, ethical innovation, employee diversity, human rights and labour policies and practice. Ethical investing is not philanthropy, while it's concerned with protecting society and the environment from further harm, its simultaneous goal is to build wealth.

### THE IMPORTANCE OF ETHICAL INVESTMENT MANAGEMENT

Our planet is experiencing worrying environmental and social pressures. Many argue that the future of humankind hangs in precarious balance. Our next steps and decisions will determine which way the scales tilt and that is pushing many people to think carefully about their choices, including how they invest. A focus on ethical funds means we can contribute positively to our world – while also benefiting financially.

### HOW DOES IT WORK?

Everyone's definition of 'ethical' is different and as such, so is everyone's idea of ethical investment. The same applies to fund managers that market their funds as ethical - not all will share the same views or adopt the same strategy for selecting stocks for their funds. Ethical investing has dramatically evolved over the years and today there is a wide variety of ethical investment styles available which we have outlined on the next page.





## NEGATIVE SCREENING

The most traditional form of ethical investing, negative screening excludes specific companies or industries from the investment universe that do not adhere to a fund's pre-determined ethical criteria. These companies will typically produce products or services, or have business practices, that do not align with investors' moral principles. Common exclusions include companies involved in the production or distribution of alcohol, tobacco, armaments and pornography



## POSITIVE SCREENING

Ethical investing can be approached from an alternative angle through positive screening, which concentrates on inclusion rather than exclusion. The aim is to identify companies that are making a positive contribution to society and/or the environment through the products or services they provide. Positive screening criteria may include companies that are involved in creating renewable energy, tackling poverty and promoting ethical employment practices.



## ENGAGEMENT

Engagement is often carried out in conjunction with the other approaches to ethical investing which we describe. Its focus is on talking to company management about ways in which they can improve their practices and standards. Targets are often set and funds will generally disinvest in a company if it fails to meet those targets for improvement.



## IMPACT INVESTING

Impact investing aims to support companies producing tangible benefits to society and/ or the environment, alongside financial returns. The key factor that differentiates impact investing from positive screening is the emphasis on measurement and intentionality. Companies must be able to quantify the impact they are generating, which should be intentional as opposed to being simply a by-product of a process already in place. The benefit of this is to encourage accountability and transparency.



## ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

The broadest of definitions. Environmental, Social and Governance (ESG) considerations are being integrated into the investment processes of a growing number of funds, including mainstream funds which do not have an explicit ethical focus. Funds are recognising the benefits of considering ESG factors from a risk mitigation perspective. They recognize that firms which do not take these considerations seriously are at risk of suffering tangible losses as a result of poor practices, which ultimately impacts share price.

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## OUR APPROACH TO ETHICAL INVESTING

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### OUR INVESTMENT PROCESS

Our investment managers follow a rigorous process when selecting funds for the TAM Sustainable World portfolios, conducting extensive research into the universe of ethical 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 ethical mandate, adhering to their stringent and comprehensive investment process which screens stocks to ensure only companies with ethical business or activities are included.

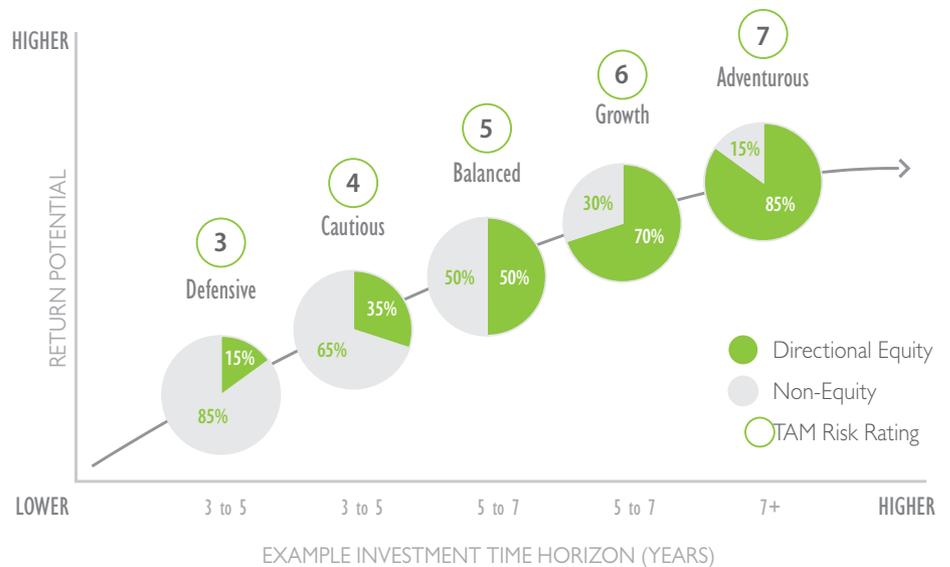


### OUR INVESTMENT PORTFOLIOS

There is a blend of ethical investment styles incorporated into our TAM Sustainable World portfolios. We want to take full advantage of the developments that have taken place in the ethical market in order to deliver a broader and more diverse ethical investment strategy. Our aim is to appeal to a wide range of socially responsible investors and provide portfolios that best suit their ethical, as well as financial requirements.

## RISK-GRADED PORTFOLIO OPTIONS

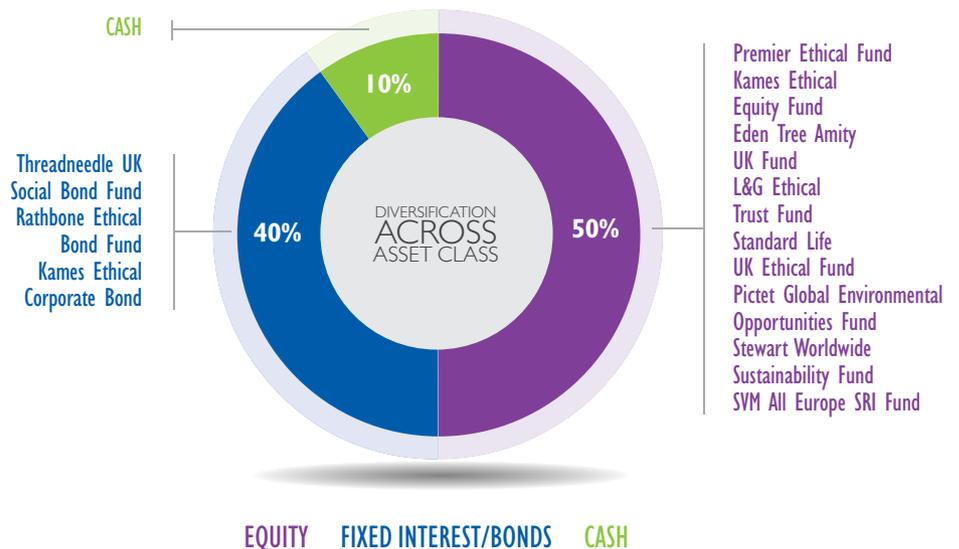
Clients can select an investment portfolio that most closely reflects their investment return objectives and attitude to risk. We offer five risk-graded portfolios that span the risk spectrum from more defensive, lower risk returns, through to higher risk, equity based investment returns.



*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  
SUSTAINABLE  
WORLD  
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 Sustainable World Balanced portfolio may invest in.



*Diagram representative of a TAM Sustainable World 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*

## 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 Sustainable World 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	1.68%	4.44%	5.45%	7.48%	9.76%
5 Year	13.03%	20.44%	27.25%	39.76%	47.25%
10 Year	16.84%	23.84%	32.78%	45.76%	55.34%
Since Inception	20.66%	44.73%	45.95%	62.67%	83.44%
<b>Annualised Return</b>	3.26%	4.48%	5.28%	6.84%	8.40%
<b>Volatility</b>	3.89%	5.71%	7.28%	8.86%	10.15%
					

Source: TAM Asset Management International Ltd. Average TAM Sustainable World 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.

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SUSTAINABLE  
WORLD  
INVESTING

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## WHAT YOU WILL FIND



CYBER  
SECURITY



GLOBAL  
EFFICIENCIES



HEALTH  
CARE



HUMAN  
RIGHTS



RENEWABLE  
ENERGY



SOCIAL  
EQUALITY



STRONG  
CORPORATE  
GOVERNANCE



SUSTAINABLE  
FOOD  
SOURCES

## WHAT YOU WON'T FIND



ANIMAL TESTING  
FOR COSMETIC  
PURPOSES



ARMAMENTS



FOSSIL  
FUELS



GAMBLING



NUCLEAR  
POWER



PORNOGRAPHY



TOBACCO

# D NATIONS

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*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.*



ASSET  
MANAGEMENT  
INTERNATIONAL

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