

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

tamsharia 

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 with offices in the United Kingdom, Europe and Mauritius providing onshore and offshore investment solutions to clients worldwide.

In 2014 we were one of the first to launch a range of thematic Sharia model portfolios catering to those with specific religious beliefs. Today Sharia investment is a core component of the investment landscape and an essential requirement for many investors.

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.



WHAT IS SHARIA INVESTING?

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.



OUR APPROACH TO SHARIA INVESTING

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.

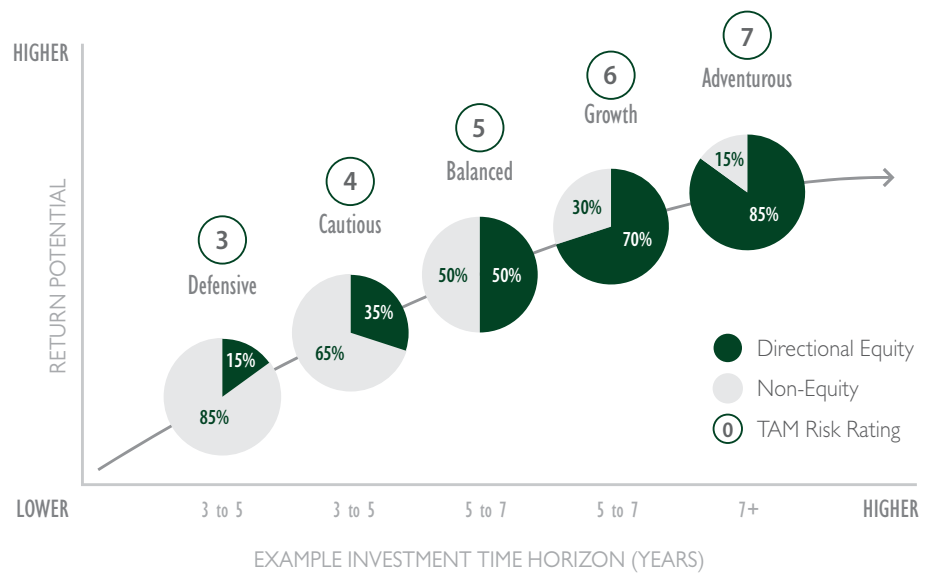
The team will only select a fund that has proven to deliver on its Shariacompliant mandate, adhering to the stringent and comprehensive investment process which screens stocks to ensure only companies with Sharia-compliant business or activities are included.



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.

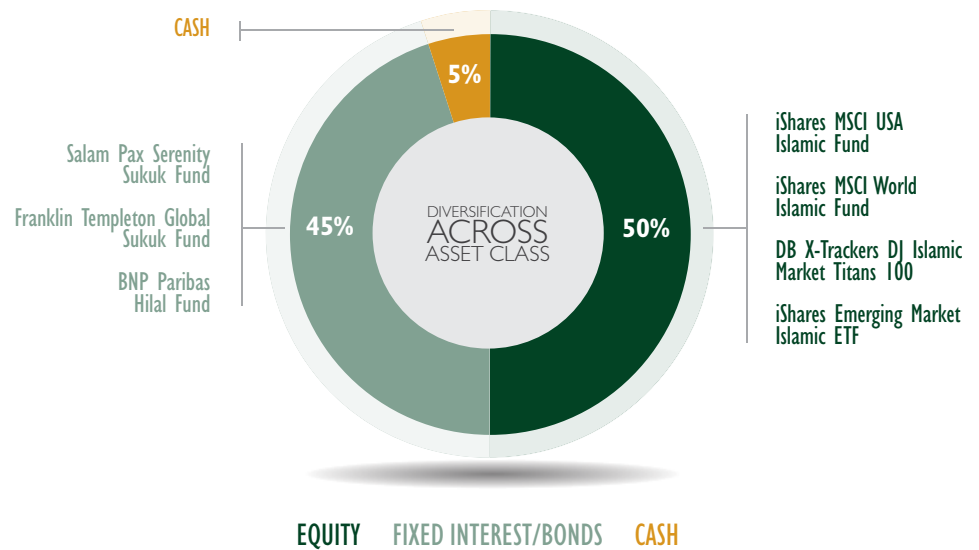







Diagram representative of a TAM Sharia GBP Balanced portfolio. Actual funds purchased will depend on market dynamics and timing, and weightings may deviate at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only

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 propose. 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
Risk Profile	 Low/Medium	 Medium	 Medium/High	 High	 Very High
Portfolio Return					
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%
Annualised Return	5.74%	6.42%	8.34%	10.03%	10.52%
Volatility	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.

PIONEERING CHARITABLE GIVING



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

£ 1 8 8 3 5 5

*Thank you to all those who supported our “You Give, We Give” initiative.
So far, we have donated over £188,355 to nominated charities.*

tam 

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MANAGEMENT
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