

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

TAM DISCRETIONARY PORTFOLIO SERVICE
Partnering with Financial Advisers and Intermediaries

tam 

ASSET
MANAGEMENT
INTERNATIONAL

ADVISER GUIDE
Q1 2022





A BRIEF HISTORY

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 London, Spain and Mauritius providing onshore and offshore investment solutions to clients worldwide.

In late 2007 we launched our range of risk-profiled Premier model portfolios, which were immediately tested during a market meltdown as we entered the sub-prime led 'financial-crisis'. Our ethos from day one has been "to make money you mustn't lose money" and place risk management and capital preservation at the core of all we do. These policies proved up to the task as our clients incurred only minor losses during that period of unprecedented equity market decline and were able to benefit fully from the bull market that ensued.

In 2014 we were one of the first to launch a range of thematic ESG and Sharia model portfolios catering to those with specific ethical, environmental or religious beliefs. Today ESG is a core component of the investment landscape and an essential requirement for a new generation of investors. To further enhance our ESG offering we launched the You Give, We Give initiative through which over £188,355 has been 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.

THE CHALLENGE OF INTERNATIONAL AND OFFSHORE INVESTMENT

Since 2005, from our fully regulated office in Mauritius we have been servicing advisers and clients based in Africa, Asia, the Middle East and beyond. Our proximity combined with our innovative online platform ensure we are always responsive and advisers have access to all the timely information and support they, or their clients, require. Our strong relationships with Life Companies, Pension providers, Trustees ensure that however an investment is structured we are able to provide a solution for the underlying portfolio.

We deal with every new client as if they were our first and maintain the flexibility and level of attention frequently lacking from homogenous service providers. This adaptability has attracted many individuals and advisory groups to partner with us to provide bespoke or 'white-labeled' model portfolios and centralized investment propositions for their clients.



BENEFITS FOR ADVISERS

Partnering with TAM can lower your business risk and importantly help grow your business. By focusing on our core strengths, we can achieve more.

The challenge of managing clients' investments increases year-on-year. Whether it be dealing with market uncertainty, regulatory changes or increased client demands, Advisers are often distracted from their core strengths of relationship building, structuring and holistic financial advice. Partnering with TAM to offer your clients access to award winning investment solutions can allow you to focus on those core strengths and build your business.



REDUCE YOUR COMPLIANCE BURDEN

Once you understand your clients' objectives and risk profile, you hand over the day-to-day responsibility of constructing and managing the investment portfolio to our team of experts. We then monitor the portfolio and make any necessary changes to the asset allocation or underlying fund selection to remain within the agreed risk profile and be responsive to changing economic and market conditions.



ENHANCE YOUR PORTFOLIO REPORTING

We take care of your portfolio reporting by tailoring its delivery to your exact requirements through our online platform.

- We provide bespoke pre-investment reports and proposals for each of your clients.
- Whenever you conduct a periodic client review, you have instantaneous access to real time comprehensive and tailored reports.
- Your clients have online access 24/7 to view their portfolio without having to revert to you.



CONTINUOUS PROFESSIONAL DEVELOPMENT

Improving the knowledge and understanding of your clients and colleagues through short training courses, seminars, and webinars is an essential part of our offering.



REDUCE COST AND IMPROVE PROFITABILITY

We alleviate the administrative burden of investment management and much of the associated regulatory costs, saving you time and money and allowing you to focus on your clients.



YOUR CLIENTS REMAIN YOUR CLIENTS

TAM only ever works in partnership with advisers so will never look to circumvent you. We are always available to meet clients and answer any questions they have about their investment. However, you decide on the level of contact we have with your clients.



INCREASED INVESTMENT OPTIONS

We offer a wide range of options from our more traditional model portfolios, to those with a thematic focus such as ESG, or to a completely bespoke service.



DEVELOP YOUR OWN BRAND OR SERVICE

All our advisers can benefit from branded literature and online access. Additionally we can create a fully bespoke or white-labelled investment proposition integrated into your own website.



MARKETING SUPPORT

From bespoke literature, seminars and conferences to other client interactions we work with you to create tailored marketing support.



We outsourced our investment management to TAM two years ago and have not looked back. Client engagement has improved, our administration is easier and most importantly, we don't have to watch the markets everyday and worry if our clients are correctly invested.

A.M., IFA, Africa

WHAT CONCERNS DO YOU HAVE ABOUT APPOINTING A DFM?

Whilst the concept of appointing or out-sourcing to a DFM, is widely accepted it can still be a relatively new experience for many advisers. Having been through this journey with many advisers we are familiar with the concerns you may have or the issues you may face.



“They are Expensive”

Clients will indeed incur an additional DFM charge. However, when we consider the potential cost reductions for the portfolio as whole, their overall cost may actually fall. For an annual management charge as low as 0.30% clients gain access to the lowest cost institutional investments with combined TERs of only 0.45%¹ plus all the additional value our appointment brings.



“My client portfolios are relatively small”

We have created our portfolios to be as accessible as possible with minimum investments starting at \$7,500, or currency equivalent.



*When we started proposing a **DFM solution** to our clients they were initially concerned about the **additional costs**. However, when we showed them the **benefits TAM** would bring, and the **underlying costs savings** compared to their existing selection of investments they were **100% satisfied**.*

D.B, IFA, Asia

¹Average weighted TER of our Premier Balanced GBP at time of publication.



“My client doesn’t want to sell his portfolio simply to move to a DFM”

We will always review an existing portfolio and suggest the most efficient way of moving it to us. In most cases we will conduct an in-specie transfer to maintain the current positions and ensure the client is not out of the market for any period of time.



“DFM’S can steal my clients”

This can be a real issue when working with a large financial services company, where DFM is a small part of their offering. TAM only work through advisers and only offer DFM services. **Your client will always remain your client.**



“How do I justify my fee when I outsource to a DFM?”

We have found it actually makes the conversation easier and clearer for the client; your fees cover the overall advisory offering, the performance monitoring and ongoing assessment of our suitability to manage their investment. Our fees cover the underlying investment management.



“DFM’S simply invest in their own funds”

We are 100% independent, do not manage any funds of our own, nor receive any incentive to invest in anyone else’s fund. This allows the freedom to invest in the best funds, managed by the best fund managers from the best fund houses.

BENEFITS FOR CLIENTS

Putting clients first. Our service has been created to ensure your clients reap significant benefits from your decision to appoint us as their investment manager. From the reassurance that their investments are being managed by a 'safe pair of hands' to the comfort of knowing they can access their portfolio statements at any time, we ensure that your clients' best interests are central to all we do.



The reassurance of a dedicated investment team managing your portfolio.



Active and timely portfolio management. We are responsive to changing economic fundamentals and market conditions to ensure your portfolio asset allocation remains aligned to your risk profile.



Security. Our primary custodian, Pershing, is part of BNY Mellon, one of the largest banks in the world.



Institutional Access. We have access to many low-cost investments only available to institutional investors.



Flexibility. Clients have the option of many traditional and thematic investments risk profiles available in USD, GBP and EUR. There is no charge for changing risk profile.



Long term performance track record. We have a clear history of capital preservation and out-performance.



Enhanced portfolio reporting and tax documentation. Complete transparency and real-time overview of your investment portfolio.



Have access to your money when you want it. All our model portfolios offer daily liquidity with no lock-in periods or redemption penalties.

A RANGE OF
TRADITIONAL
AND THEMATIC
MODEL
PORTFOLIOS



tam premier

MAINSTREAM INVESTMENT

- 14 year track record
- 6 risk profiles
- Defaqto Risk Rated
- No minimum/maximum investment
- Available in GBP, USD and EUR
- Invest directly or via Pension, Trust, Bond or Life Assurance wrapped product.



tamesg

ESG INVESTMENTS

- 8 year track record
- 5 risk profiles
- Defaqto Risk Rated
- Minimum investment of £/€7,500
- Invest directly or via Pension, Trust, Bond or Life Assurance wrapped product.



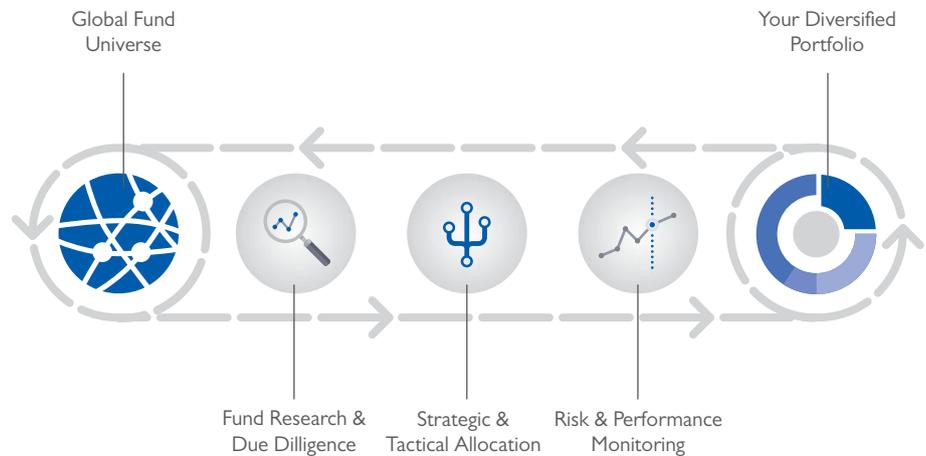
tamsharia

SHARIA-COMPLIANT INVESTMENTS

- 7 year track record
- 5 risk profiles
- Minimum investment of £7,500
- Invest directly or via Pension, Trust, Bond or Life Assurance wrapped product.

OUR INVESTMENT PROCESS

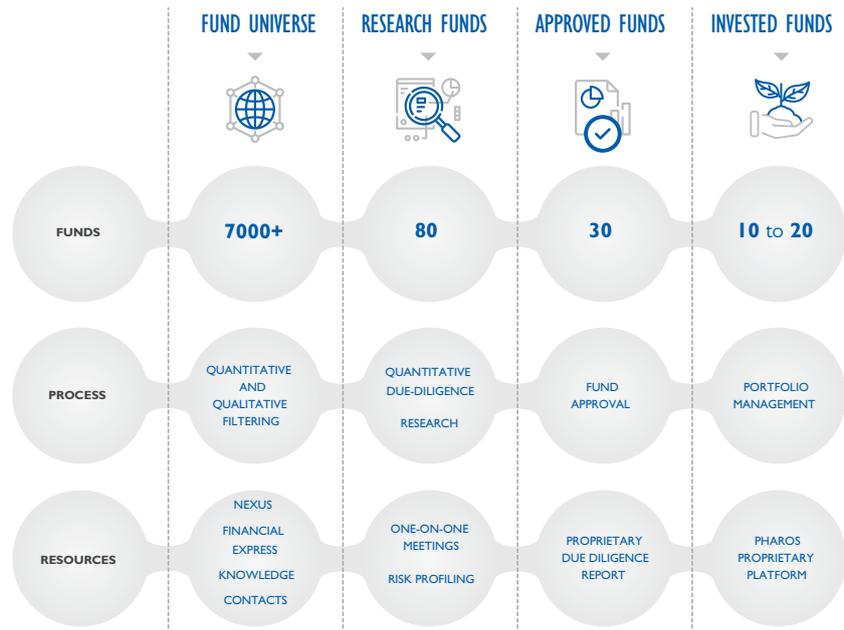
We follow a robust and well considered investment process. From asset allocation modelling, fund universe filtering and selection, to the construction and monitoring of your client's portfolio, we follow specific guidelines and procedures to ensure a well-balanced and diversified portfolio.



Markets are forever changing so we are continuously anticipating and adapting. Based on the client's investment objectives and risk profile, long-term strategic allocations are determined, and short-term tactical positions are added to react to changes and dampen market volatility.

FUND RESEARCH

We monitor a universe of over seven thousand funds, conducting structured and comprehensive research and in-depth qualitative analysis and due diligence in order to choose the right funds for each portfolio.



We invest with the best fund managers from the largest fund houses around the world, aiming to invest in the lowest cost institutional focused funds. Our team of analysts visit the managers we invest with, conducting hundreds of manager interviews a year, all with the aim of ensuring the accurate selection of investments for your client's portfolio.

ASSET SECURITY & LIQUIDITY

To us, the safety of clients' capital is paramount and supersedes the importance of the managing entity. To ensure this safety remains prevalent, we deposit all assets with our custodian, Pershing Securities Limited (Pershing), who currently have over 600,000 clients with assets of over \$1.9 trillion.

Pershing are part of The Bank of New York Mellon, one of the largest financial and custody institutions in the world. Having client assets held in custody with an institution of this size provides an unparalleled level of protection and security as well as execution, clearing and settlement services.

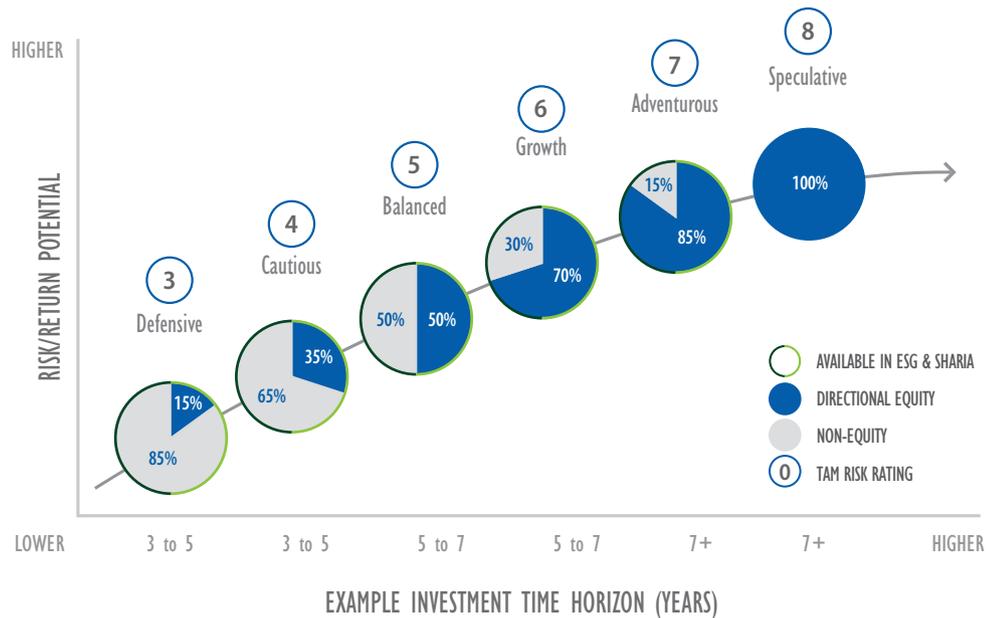


At the core of our approach to investing is simplicity and liquidity. Our entire suite of model portfolios are made up of highly liquid funds in mainstream markets, without using derivative or structured products to increase the returns profile at the expense of liquidity.

The time required to return your clients' money is reported everyday and we do not impose any lock-in periods for clients withdrawing or moving their funds if their circumstances change, or if they are not entirely satisfied.

A RISK PROFILE FOR EVERY CLIENT

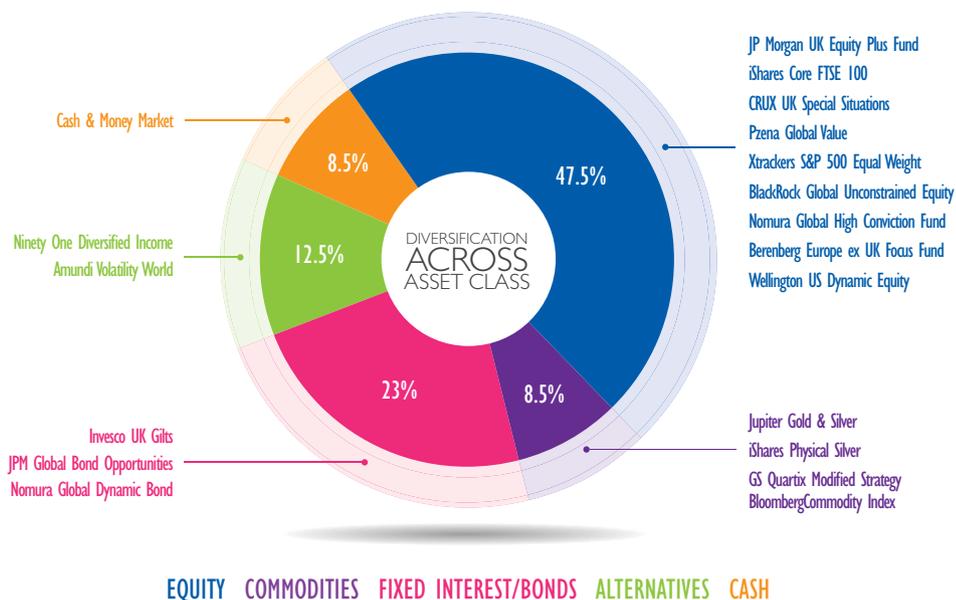
Each of our model portfolios is risk profiled so you can intuitively know which is appropriate to meet your clients investment objectives. Models can be combined in a single portfolio and risk profiles changed during the life cycle of clients investment.



Source: TAM Asset management International Limited. 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.

RISK REDUCTION THROUGH DIVERSIFICATION

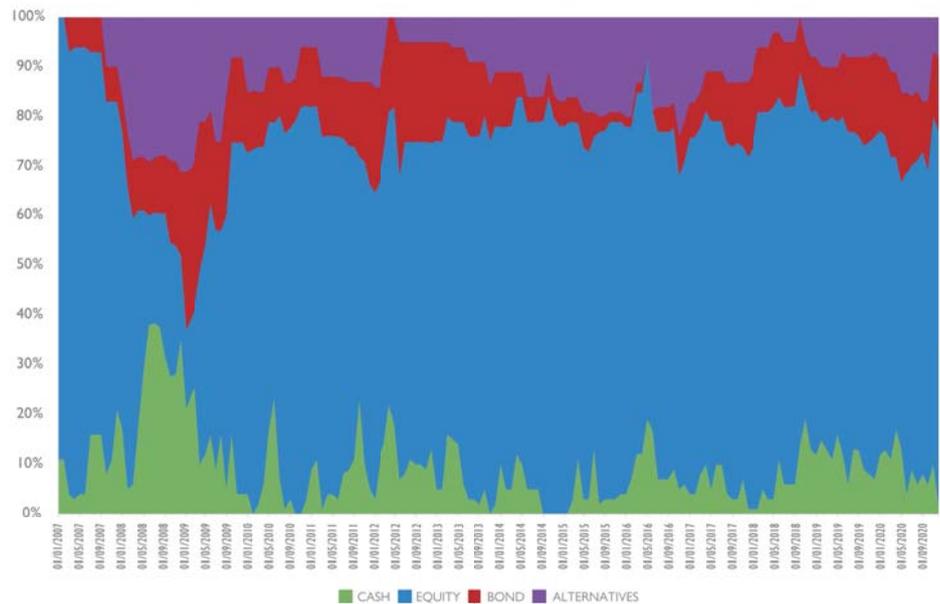
We use diversification across asset class, geographical focus and underlying funds to spread risk and exposure. Below is an example of the asset allocation and fund selection within a Premier Balanced risk portfolio.



Source: TAM Asset Management International Limited. The diagram is representative of a Premier Balanced GBP portfolio. Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines.

ADJUSTING
YOUR ASSET
ALLOCATION
AS ECONOMIC
FUNDAMENTALS
AND MARKET
CONDITIONS
CHANGE

As a discretionary investment manager, clients benefit from our ability to adjust the compositions of their investment portfolios in order to quickly react to key market conditions. This flexibility allows us, within a portfolio's parameters, to add protection or take advantage of a growing market. To illustrate, the image shows the actions taken by our investment team to protect clients' wealth during the 2008 financial crash, actions similar to those carried out during the 2020 COVID-19 market fall.



Source: TAM Asset Management International Limited. The graph is representative of a Premier Growth GBP portfolio during the period shown.

LONG-TERM TRACK RECORD

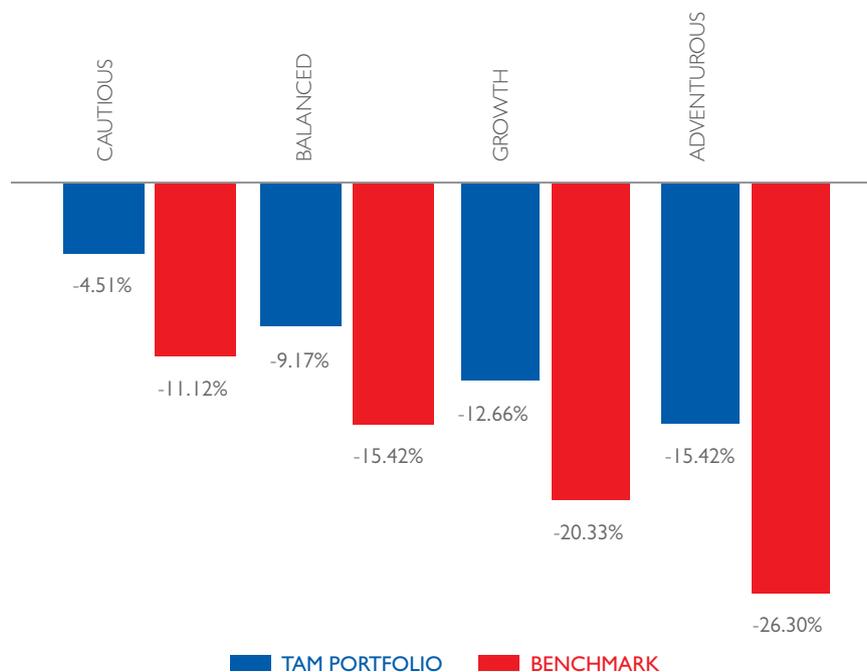
We must always recognise that past performance is never a guarantee of future performance, although we believe it can act as a guide and help demonstrate whether any manager, in this case TAM, actually implements the strategies and risk controls they propose. Since the launch of our Premier range of 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	SPECULATIVE
Risk Profile	 Low	 Low/Medium	 Medium	 Medium/High	 High	 Very High
Portfolio Return						
3 Year	9.75%	17.61%	22.90%	28.22%	27.37%	31.62%
5 Year	14.33%	24.79%	29.26%	34.57%	33.00%	39.15%
10 Year	45.70%	70.84%	84.83%	111.28%	103.56%	N/A
Since Inception	53.65%	85.72%	103.66%	135.26%	123.99%	74.98%
Annualised Return	3.83%	5.14%	6.74%	8.01%	6.85%	11.42%
Volatility	3.78%	4.69%	5.47%	8.09%	9.76%	7.45%
						

Source: TAM Asset Management International Ltd. Average TAM Premier GBP model portfolio return from 01/01/08 to 31/03/2022 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.

CAPITAL PRESERVATION

Capital preservation is at the forefront of our investment strategy. Our active portfolio management enables the investment team to reduce risk during difficult market periods, minimising losses for client portfolios and therefore resulting in potentially stronger recovery in financial markets in the years that follow. To illustrate, the image shows the average performance of our investment portfolios against their benchmark during the 2008 financial crash and 2020 COVID-19 market fall combined.



Source: TAM Asset Management International Limited. Average TAM Premier GBP portfolio return from 01/01/08 to 31/12/08 and 01/01/20 to 31/03/2020 net of TAM fees. Each benchmark is a composite of the broader UK equity market and the sovereign debt market. Past performance is not a guide for future returns and investors may get back less than their original investment.

WE HAVE
BROUGHT
TOGETHER AN
EXPERIENCED
TEAM OF
INVESTMENT
MANAGERS AND
ANALYSTS



LESTER PETCH
FOUNDER & CHAIRMAN



PHIL HADLEY
CHIEF EXECUTIVE OFFICER
INTERNATIONAL



JAMES PENNY
CHIEF INVESTMENT OFFICER
UK



DANIEL BABINGTON
SENIOR FUND ANALYST
UK



OLIVIA GENNINGS
OPERATIONS ANALYST
UK



RUXANDRA IFTIMIE
OPERATIONS ANALYST
UK



KAREEMA MAHAMOODALLY
FUND ANALYST
INTERNATIONAL



DIVYA MATIKOLA
FUND ANALYST
INTERNATIONAL



ERIC WILLIAMSON
INVESTMENT MANAGER
UK

STATE OF THE ART PLATFORM

Our online platform remains one of the most innovative and informative in the industry. It doesn't matter if you have 100 clients with £1m or 100,000 clients with £1k, the system has been built with full scalability in mind, supporting high volumes of investors and transactions regardless of asset size.

We currently have 2000+ investors and 100,000+ workplace pension clients, all of which enjoy identical use of the platform:

- Log in at anytime with 24/7 account access
- Generate instant valuations
- Review the comprehensive market commentary and detailed trade analysis available
- Produce customised portfolio reports
- Instantly download quarterly and annual MiFID statements

Advisers also have the same level of access to our platform, and you will be provided with a dedicated log in to view all of your clients' portfolios in one place.



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 

ASSET
MANAGEMENT
INTERNATIONAL

TAM ASSET MANAGEMENT INTERNATIONAL LIMITED

Nexteracom Tower I | Ebene | 72201 | Mauritius
+230 454 6400 | info@tamint.com

FOR FURTHER INFORMATION PLEASE VISIT WWW.TAMINT.COM



JOIN US ON   

FOR UK-BASED CLIENTS

TAM ASSET MANAGEMENT LTD

City Tower, 40 Basinghall Street, London, EC2V 5DE, United Kingdom
+44 (0) 207 549 7650 | admin@tamassetmanagement.com

FOR EUROPEAN-BASED CLIENTS

TAM EUROPE ASSET MANAGEMENT

Unit C.2.5 Port Adriano, Urbanización El Toro, s/n 07180 Calvià Mallorca, Spain
+34 871 183 840 | info@tameurope.com

DISCLAIMER: This document is intended for use by investment professionals only. The contents of which should not be distributed to, or relied on by retail clients. This document on its own should not be taken as an offer, solicitation or recommendation to use or invest in the services and products mentioned inside. Past performance is not necessarily a guide to future returns. The investments and services mentioned in this document will not be suitable for all investors and TAM Asset Management International Limited does not give any guarantee as to the performance or suitability of an investment for a retail client. Any opinions, expectations and projections within this note are those of TAM Asset Management International Limited, do not constitute investment advice or guaranteed returns.

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. TAM Asset Management Ltd is authorised and regulated by the Financial Conduct Authority No. 208243 in the United Kingdom. TAM Europe Asset Management AV, SA is authorised and regulated by the Comisión Nacional del Mercado de Valores (CNMV), No. 295. Registered office: Port Adriano, Nivel 1, Local 12, Urbanización El Toro s/n, 07180 Calvià, Mallorca, Spain.