

# Are you ready for a second lockdown?

## TAM Asset Management provides an overview.

Speculation is rife around Europe with the possibility of a second worldwide lockdown as countries including Spain have experienced unexpected spikes in new COVID cases, leading to localised lockdowns.

Some countries are going a step further and imposing a forced quarantine period on anyone entering their territories which will naturally create trepidation among investors. For this reason, it is not only important to have a bulletproof portfolio strategy, it is important that the company you are trusting at the helm is proactive with the ever-changing world that COVID keeps creating.

It is evident that this pandemic has been a catalyst for various change, we only need to look at the share price of some major tech companies.

We all know that we cannot form expectations based on past performance, but we thought it would be useful to highlight what TAM achieved during lockdown and the tricky months that followed, in order to help reassure our clients and partners of TAM's continued drive to provide the best possible investment management service, whatever the climate.

### TAM Europe and FEIFA

As you may have seen in the last issue of *'The Trade Press'*, our European entity, TAM Europe Asset Management (TAM Europe), was granted a full discretionary fund manager licence by Spain's Comisión Nacional de Mercado de Valores (CNMV) and became a proud Platinum Partner with FEIFA.

### The Seafarer Saver

TAM Europe became the first to market with a fully flexible online savings solution exclusively for the seafarer community, and became a proud partner of Yachting International Radio (YIR), providing the station's listeners with much needed investment industry knowledge and insight.

### Staff Retention and Growth

TAM was able to implement a full working from home capability for its entire staff and prevent the need for furlough or redundancy measures. The seamless transfer saw many clients completely unaware of a change in working procedures. Going further, we were actually grateful to employ 4 new staff within the firm; 1 investment personnel, 1 operations personnel and 2 sales personnel.

### TAM Talks and IFA Guide

We launched our brand-new TAM Talks webinar series that has enabled us to virtually interact with you whilst in lockdown. You can register for TAM Talks on our [website here](#). We also launched a comprehensive guide for our IFAs, which included valuable insight and

### Paperless Onboarding

TAM transitioned to a completely paperless onboarding process for IFAs and their clients. Prospective clients can now complete, sign and return our digital application form online, taking away the need to print and post paper applications which saves both time and resource, and of course, our trees.

### Defaqto 5 Star Service and Portfolio Risk Ratings

TAM received a Defaqto 5-star service rating as well as Risk Ratings for our ESG & Premier portfolios. The ratings are highlighted below and enable us to provide a comprehensive offering to our intermediary partners.

### TAM Premier Portfolio Defaqto Risk Rating

Premier Liquidity Plus	2
Premier Defensive	2
Premier Cautious	3
Premier Balanced	4
Premier Growth	5
Premier Adventurous	6
Premier Speculative	7

### FE Transmission

We loaded our ESG and Premier portfolios onto FE Transmission which enables IFAs to compare us against our competitors more efficiently. Advisers can request licences from us to run their own reports from FE thus providing a huge depth of service.

### Industry Recognition

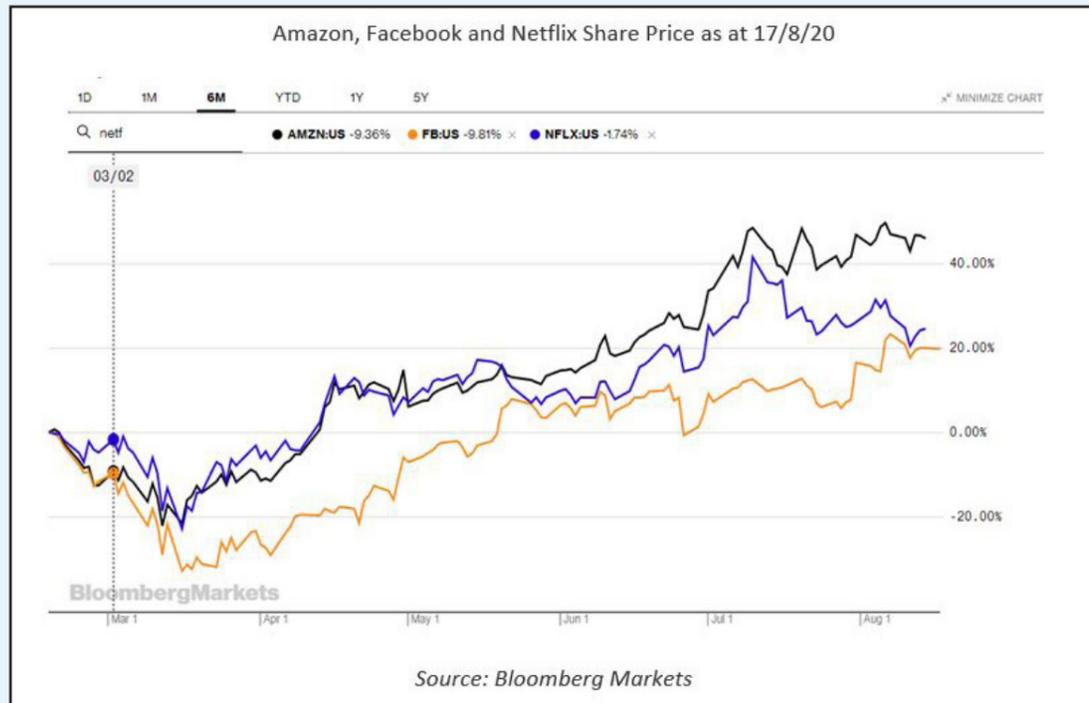
TAM has been nominated for three industry awards:

1. Moneyfacts Investment Life & Pensions Awards - Best Ethical Discretionary Fund Manager.
2. FT Adviser Service Awards Discretionary Investment Manager.
3. Portfolio Adviser Wealth Partnership Awards - Rising Star.

We are honoured and truly grateful to be recognised for our efforts during this time of great investor uncertainty.

We hope that our efforts during lockdown will encourage you to continue standing in TAM's corner as we carry on fighting against COVID-19 to protect and grow your clients' assets. If you have any questions, queries or concerns, we are always here to talk and would love to hear from you so don't hesitate to get in touch via any of the contact details below.

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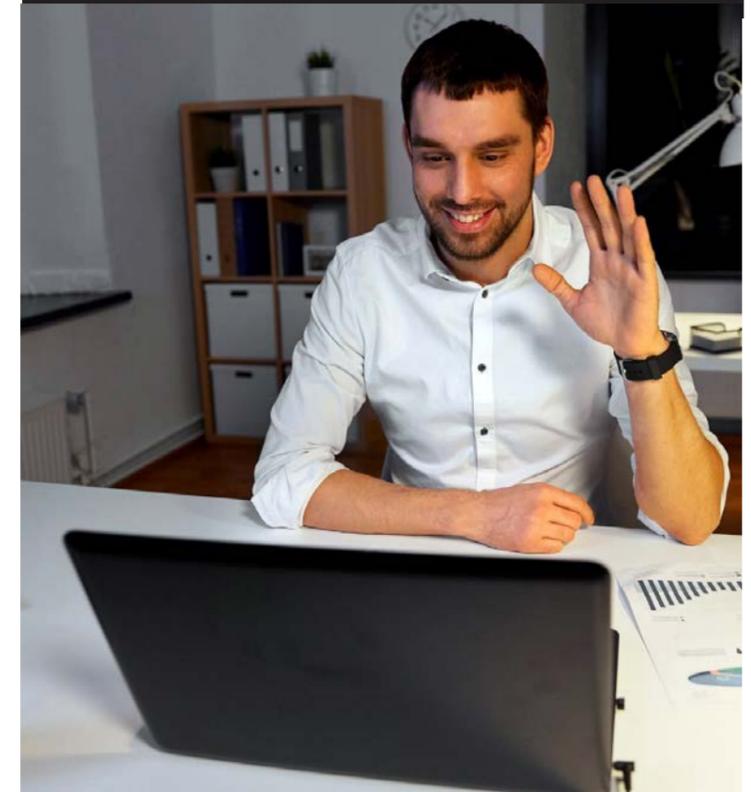
### TAM ESG Portfolio

ESG Defensive	3
ESG Cautious	4
ESG Balanced	5
ESG Growth	6
ESG Adventurous	7

### Defaqto Risk Rating

3
4
5
6
7

# A first 12 months to remember!



## Novia Global considers its International SIPP – a year since it was launched.

This month sees the first anniversary of the launch of the Novia Global International SIPP proposition. In Summer 2019 we felt the timing was ideal to launch the scheme because there had been successive pension legislation changes that had impacted on UK pension transfers for non-UK clients. These reforms had resulted in the watering down of potential benefits for some clients considering a transfer to a ROPS scheme, whereas at the same time UK registered schemes had benefitted from positive change – for example, the 2015 'Pension Freedom' reforms.

We deliberately decided to cause a stir in the market when it came to the scheme pricing. Due to technology efficiencies enjoyed by our online platform, the annual scheme fees were competitively priced when compared to the majority of QROPS or International SIPP options available to advisers at that time. This certainly had the desired effect and made advisers sit up and take notice of our new proposition. However, it was our move to introduce online only applications in the first quarter of 2020 that really acted as the catalyst to a successful first year and resulted in more than 400 transfer requests.

The emergence of COVID-19 and subsequent global lockdowns led to a very different daily working environment for many of our supporting advisers. Nonetheless, this move to online transfer applications meant that advisers could remotely advise their clients via video conference software

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