

This form is to be used to advise us of top up investments into your existing portfolio. Please note that the cost and charges structure of this top up will remain in line with your current structure.

### CLIENT DETAILS

Name:

Portfolio reference:

### REMITTING BANKING DETAILS

This will be the bank account your subscription will be made from.

Account name:

Account number:

Bank Name:

Bank's address:

IBAN:

Sort-Code and SWIFT:

### ADDITIONAL AMOUNT

Cash amount:

£

€

\$

### SOURCE OF FUNDS

### INSTRUCTIONS FOR INVESTMENT OF THE TOP UP AMOUNT(S)

### CLIENT AUTHORITY

#### First account holder

Full Name:

Date:

Signature:

#### Second account holder

Full Name:

Date:

Signature:

### ADVISER DECLARATION

By signing below, you confirm that:

1. You confirm that you have carried out an assessment on the suitability of the TAM Discretionary Management Service for the client in accordance with the applicable requirements. You have assessed the client's attitude to, and capacity for risk. Taking this, alongside the client's personal circumstances and investment objectives into consideration, you consider the specified risk profile to be appropriate for their circumstances.
2. TAM is entitled to rely upon the information about the client transmitted to TAM by you (the firm) and any recommendations provided to the client by you in respect of the service or transaction. You acknowledge that you remain responsible for the completeness and accuracy of any information you provide to TAM about the client and the appropriateness of any advice or recommendations provided by you to the client.
3. You understand that TAM will not carry out any assessment of the suitability of either its discretionary investment management service, the merits of any particular type of portfolio it offers, or any assessment of the chosen risk profile as suitable or accurate for the client.
4. Where you are to be paid an ongoing fee from the portfolio, you will undertake a periodic review of your client's circumstances and investments to ensure that the service and portfolio remain suitable for them; and that the risk profile continues to match their circumstances. You undertake to notify TAM of any changes that may occur which may require changes to be made to the portfolio.
5. You have undertaken the required anti money laundering (AML) due diligence on the client(s) and the source of funds and will, if requested, supply certified copies of, or access to, such documentation.
6. You have provided the above applicant(s) with all the required documents to allow them to make a fully informed decision.
7. The applicant has provided you with full and continuing authority in respect of any instructions given by me in relation to the operation of this portfolio and my agreement with the client.

Full Name:

Company Name:

Date:

Signature:

## RISK WARNING AND MANAGEMENT

Every Investment has a risk attributable to it and the combination of individual investments produces the overall risk of a portfolio. For this reason, not all individual investments within a portfolio are the same as the overall risk mandate for a chosen portfolio.

The allocation to investments will vary in individual risk levels but as a combined portfolio they are constructed to balance each other out and meet the mandated risk profile. Investments within portfolios may go down as well as up and you may therefore not get back the full amount invested. Any income derived from your investments can also go down. Risk, even within specific investments, may alter over time and whilst every effort is made to fit appropriate investments with specific risk profiles no guarantees can be made.

Please also bear in mind that past performance is not necessarily a guide to future returns and that there is always the possibility that you may receive back less than your original investment.

### Foreign currency

Some of our underlying investments are denominated in currency/currencies which will be different to your domestic currency. This increases the risk that movement in exchange rates may affect the returns you may receive from the investment.

### Risk Attributed to the Portfolio

We have been advised as to the appropriate risk level to apply to this portfolio by your financial adviser. The portfolio will be created based on this instruction and TAM can take no responsibility for confirming the correctness of the risk classification advised.

### Financial advice

TAM is a provider of Discretionary Investment Management Services to clients via regulated intermediaries. We are solely responsible for the management of an investment portfolio within the risk parameters agreed. TAM does not provide financial or investment advice either in relation to your overall financial situation, or to the structuring of the vehicle through which your investments are made. This area of expertise remains solely with your financial adviser and TAM is not responsible for any advice given as to the tax efficiency or otherwise of any packaged product ultimately utilised for these investments.

### Liquidity risk

Typically, portfolios can be liquidated within several days by TAM, though it may take a few days after that for you to receive your proceeds. However, some less liquid asset classes like property funds may at times (though uncommon), temporarily suspend trading. Typically, investment in property funds only represent a relatively small part of our overall portfolios, and whilst suspension of such funds is rare, you may not always be able to liquidate these holdings when you may like to.

It is also important to be aware of the liquidity risk inherent in the bond market, which is the risk stemming from the lack of relative ease in security trading. The bond market is constructed from bid-offer spreads, which are a reflection of the supply and demand in the market for bonds. Liquidity risk increases as the spread widens and the price the buyer is willing to pay diverges from the price the seller is willing to accept. Where TAM decide to invest in funds that may have less liquid investments, we do our best to weigh the potential benefits against possible consequences and likelihood of such consequences occurring.

In the most simplistic terms, it is essential that we not only concern ourselves with the return we can generate but also the amount we can lose. Our investment committee review the totality of the portfolio risk verses the benchmark we set to ensure we do not unexpectedly put clients at a higher risk than envisaged.

Signature(s) Required: