



tam

# TAM PREMIER

*Transparent, efficient and tailored portfolio management*

# TAM ASSET MANAGEMENT

## MANAGING YOUR WEALTH

Finding the right financial solutions has never been more important. The financial crisis and ongoing market volatility has made preservation and growth of assets, in real terms, even more complex. For investors with busy careers and private lives that do not have the time to concentrate on their investment portfolios or lack access to the appropriate market intelligence, appointing a discretionary manager may be the answer.

### TAM PREMIER

TAM Asset Management Ltd does not believe in a 'one size fits all' approach to discretionary portfolio management. Our Premier solution offers a comprehensive range of risk-profiled portfolios that can be tailored to fulfil the objectives and aspirations of each of our clients.

We conduct rigorous research and apply portfolio construction techniques to ensure that every client's portfolio is managed in line with their objectives and agreed risk profiles. We also take an active approach to multi-asset and international investment, so we can construct diversified portfolios and manage them to fit the prevailing circumstances. To ensure that TAM remains responsive to changing market conditions we use both a strategic and a tactical investment process.

TAM investment management and research teams review economic data and market factors that affect portfolio risk and performance on an ongoing basis. Tactical portfolio allocation changes can therefore be made swiftly and decisively should market factors necessitate it. We adopt a proactive attitude to rebalancing.

We continually monitor investments and review them for consistency and style shift. Our due diligence process is on-going and is supplemented by face to face meetings with underlying fund managers.

### Corporate strength

From its beginnings as the discretionary management division of a leading European financial institution, TAM has evolved into an innovative and forward thinking provider of financial solutions. TAM is now majority owned by its employees who share the single vision of providing leading-edge client portfolio management. By attracting a team of experienced investment and administration professionals in both our domestic and international offices, TAM remains committed to providing fund management services second to none.



### Key advantages

#### Pre investment evaluation

We produce a comprehensive report which clearly focuses on investment objectives, risk grading and rating, which are provided to all clients before investing.

#### A wide selection of risk graded portfolios

The Premier solution spans the risk spectrum from the more secure lower risk cash-like returns, through to higher risk equity based investments. Eight tailored portfolio styles are available.

#### Accessibility

You can invest directly into the Premier portfolios or use them as an underlying asset for an ISA, SIPP, Pension, Trust and/or Life Assurance wrapped product.

#### Flexibility

You can incorporate existing assets into your Premier portfolio with no additional cost for in specie inward transfers.

#### Income options

Premier clients can opt for regular or ad-hoc income payments as required at a level that benefits their own needs.

#### Tax considerations

Premier portfolios can be created to monitor and work within client CGT and tax positions where TAM are so advised.

#### Currency options

We can denominate portfolios in all major currencies and multi-currency investment can be accommodated within your Premier portfolios.

#### Choice

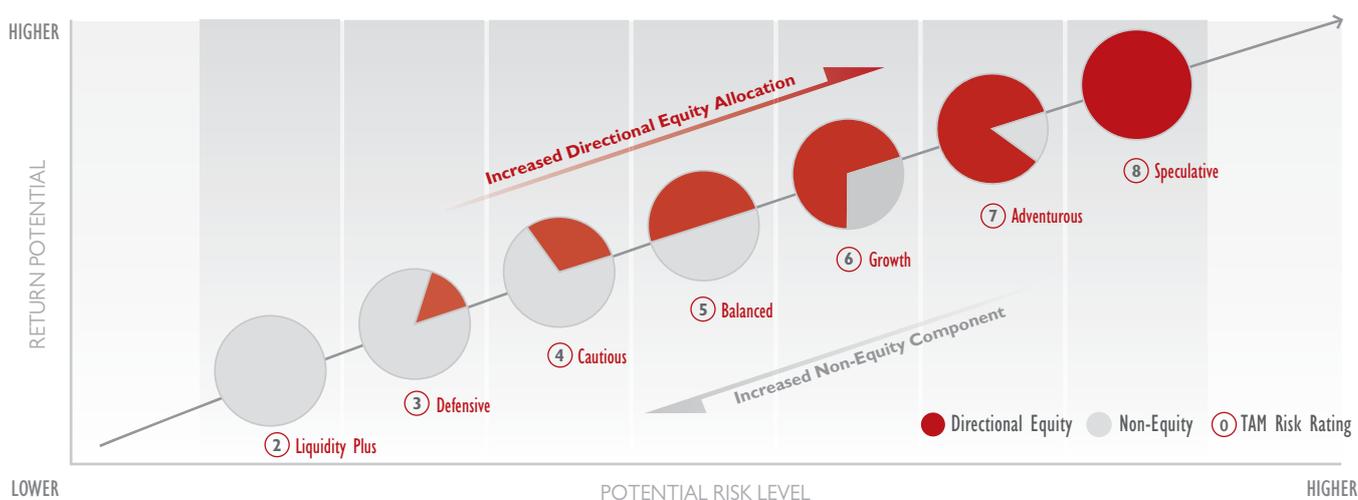
Our Premier portfolios can accommodate ethical, environmental or religious beliefs.

#### International investment and increased diversification

Each tailored portfolio allows for broadly diversified investments, including an international element in line with the risk profile adopted.

# TAILORED SOLUTIONS TO RISK

TAM Premier clients and advisers select a risk profile that most closely reflects their return objectives and attitude to risk. TAM offer a range of risk graded discretionary portfolios that span the risk spectrum from more secure, lower risk, cash-like returns, through to higher risk equity based investments returns. Once a risk profile has been selected, a Premier portfolio can be tailored to meet the individual requirements of a client.



This simple graph highlights the range of risk solutions on offer and their neutral equity versus non equity component. This weighting may change as a result of the strategic flexibility the manager maintains.

PREMIER PORTFOLIO TYPE	TAM RISK RATING	RISK LEVEL	OBJECTIVE	EMPHASIS	INVESTMENT HORIZON
Liquidity Plus	2	Very Low	Generates a very modest return higher than cash	Faster access to funds. Suitable for shorter time horizons	1 to 3 yrs
Defensive	3	Low	Generates modest returns with consistent but constrained growth	Wealth preservation in inflation adjusted terms, rather than growth	3 to 5 yrs
Cautious	4	Low to Medium	Modest capital growth, with a cautious approach	Element of capital growth above Bond based returns	3 to 5 yrs
Balanced	5	Medium	Modest growth over the longer term	Modest capital growth but cognisant of higher risks involved	5+ yrs
Growth	6	Medium to High	Capital growth over the medium to longer term	Higher risk growth for clients aware of equity risks	5+ yrs
Adventurous	7	High	Strong long term capital growth	Possible 100% equity exposure and risks involved	5+ yrs
Speculative	8	Very High	Aggressive risk oriented capital growth	Higher volatility equity exposure	5+ yrs

The portfolio types discussed here are further explained through individual fact sheets available from the company or on the website at [www.tamassetmanagement.com](http://www.tamassetmanagement.com)

## Multi-asset investing

With a best of breed approach, TAM creates and manages portfolios diversified not only by underlying investment asset and sector, but also by manager and corporate provider. This is essential to adding value to client portfolios. Depending upon the selected risk graded portfolio, TAM may use OEICS, unit trusts and exchange traded funds to access a broad range of assets including equities, fixed income, property, commodities, alternative investment and absolute return funds.

# BENEFITS OF THE TAM PLATFORM

TAM has developed an innovative online platform that offers 24 hour access to clients and advisers alike. Our platform allows instant consolidation of your investments, up to date portfolio valuations and detailed analysis of performance and asset exposure. Clients also enjoy peace of mind that their assets are securely held with one of the world's largest custodians, Pershing BNY Mellon.



The TAM platform can be accessed from any location simply by logging onto our secure area at [www.tamassetmanagement.com](http://www.tamassetmanagement.com)

## INFORMATION



"I like the idea that my IFA and I can see my portfolio 24 hours a day. TAM's exceptional online visibility gives me peace of mind and my adviser can see exactly what is going on."

PF, Plymouth

## SECURITY



"I worry about how safe my money is especially with all the current press comment. It's good to know that my TAM investments are securely held!"

DD, Leeds

## DELIVERY



"Markets seem to get more volatile every day, it is good to know that TAM can and will take the difficult investment decisions and manage my investments in a way I am comfortable with."

PH, Gloucester

## CONVICTION



"Good performance does not come from following the herd, but from making decisive calls on the market. This is reflected in TAM's performance."

TC, Bristol

## WHAT NEXT?

TAM does not believe in over complicating the account opening process and has worked with clients and advisers to ensure that our procedures are straightforward. **Contact us to take the important next step for you and your clients.**

TAM ASSET MANAGEMENT LTD  
City Tower  
40 Basinghall Street, London  
EC2V 5DE  
United Kingdom



TAM ASSET MANAGEMENT INTERNATIONAL LIMITED  
NexteraCom Tower I  
Ebene  
72201  
Mauritius

+44 (0) 20 7549 7650  
+44 (0) 20 7549 7786  
[admin@tamassetmanagement.com](mailto:admin@tamassetmanagement.com)  
[www.tamassetmanagement.com](http://www.tamassetmanagement.com)

**TELEPHONE**  
**FACSIMILE**  
**EMAIL**  
**WEB**

+230 454 6400  
+230 454 5413  
[info@tamint.com](mailto:info@tamint.com)  
[www.tamint.com](http://www.tamint.com)

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