
tamethical
FOR INVESTMENT PROFESSIONALS ONLY

TAM ETHICAL
AT A GLANCE

Award-winning investment managers

5 risk graded choices Defensive to Adventurous

Funds selected for their ethical credentials

Regular monthly contributions

No minimum investment

0.40% annual management charge (AMC)

Access to award-nominated You Give We Give scheme

Invest directly or via an ISA, Trust, Bond or Life Assurance wrapped product

WHO WE ARE

TAM Asset Management Ltd is an award-winning discretionary investment management company with decades of industry experience in offering forward-thinking portfolio management services to individual clients and institutions around the world.

Our team of expert investment professionals believe that every investor should have access to actively managed, diversified investment portfolios regardless of their level of wealth. This principle is also a priority for the FCA, and forms part of its mission to ensure that no group of potential investors are denied access to investment services.

Our TAM Ethical service provides investors with a range of ethical investment portfolios designed to protect and grow their wealth in a socially responsible manner.

OUR ETHICAL SOLUTIONS

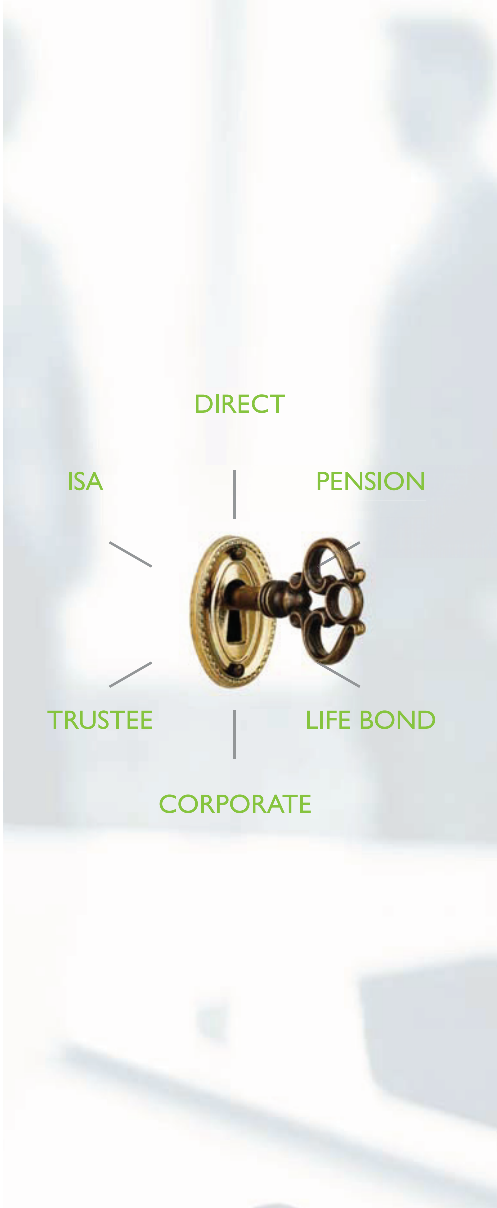
Our portfolio service was designed and developed to provide clients peace of mind in relation to key portfolio fundamentals:

ACCESSIBILITY | SECURITY | LIQUIDITY | RISK MANAGEMENT | DIVERSIFICATION | PERFORMANCE | TRANSPARENCY

ACCESSIBILTY

We have made our portfolios as accessible as possible. We accept investments directly or transfers from an ISA, pension scheme, life insurance bond or trust.

We work with most of the major product providers, taking away adviser burden by liaising directly with the ceding offices.



The security of your client's investment is paramount, which is why TAM do not seek to hold client assets directly and instead investments are typically held on the client's behalf with our custodian, Pershing Securities Limited, who:

SECURITY

- Offer some of the highest levels of protection available in the industry.
- Have over 600,000 clients with assets of over $1.9 trillion.
- Are part of The Bank of New York Mellon Corporation (BNY Mellon), one of the world's largest and strongest financial institutions.

BNY MELLON

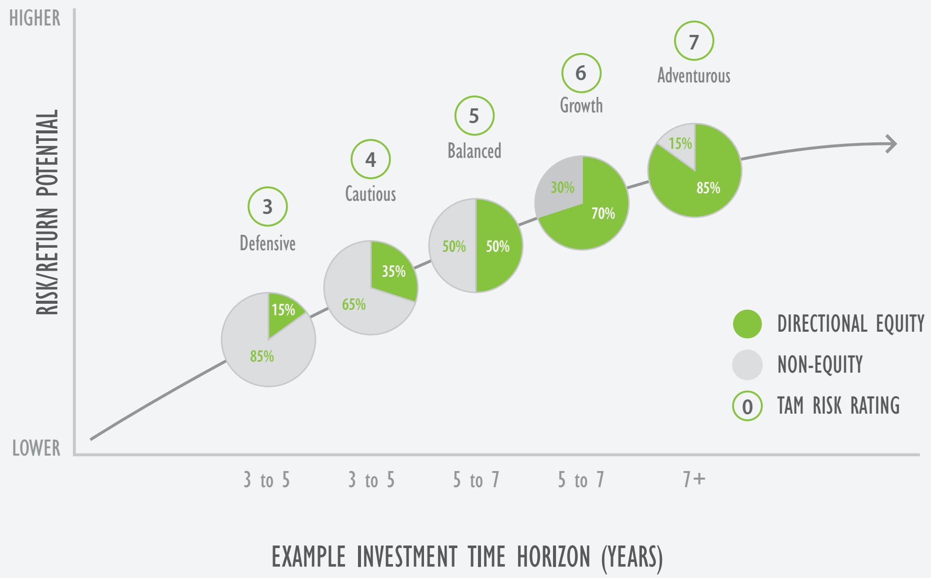
Pershing

LIQUIDITY

The liquidity of an investment is fundamental for its consideration for a portfolio. 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 they are not entirely satisfied.

RISK MANAGEMENT

We manage portfolios across the spectrum and their composition is driven by current market conditions.



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.

DIVERSIFICATION

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 an Ethical Balanced portfolio may invest in.

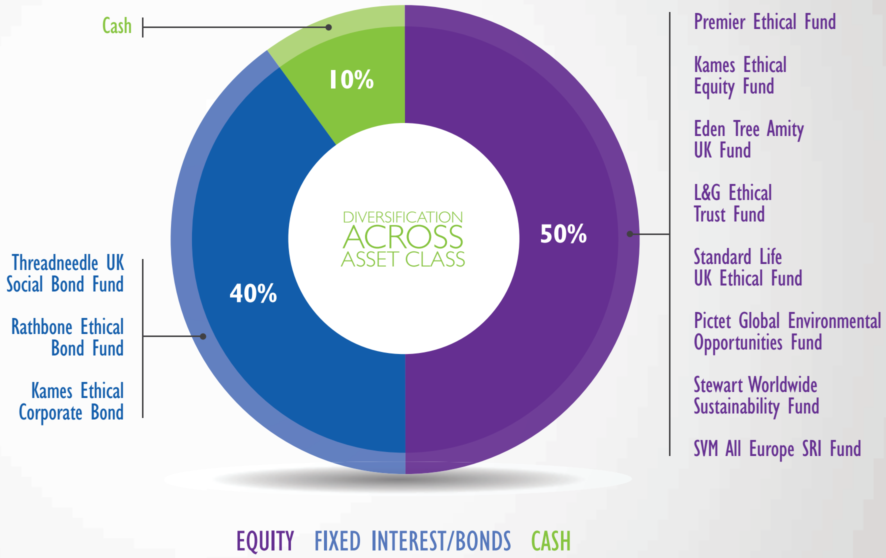
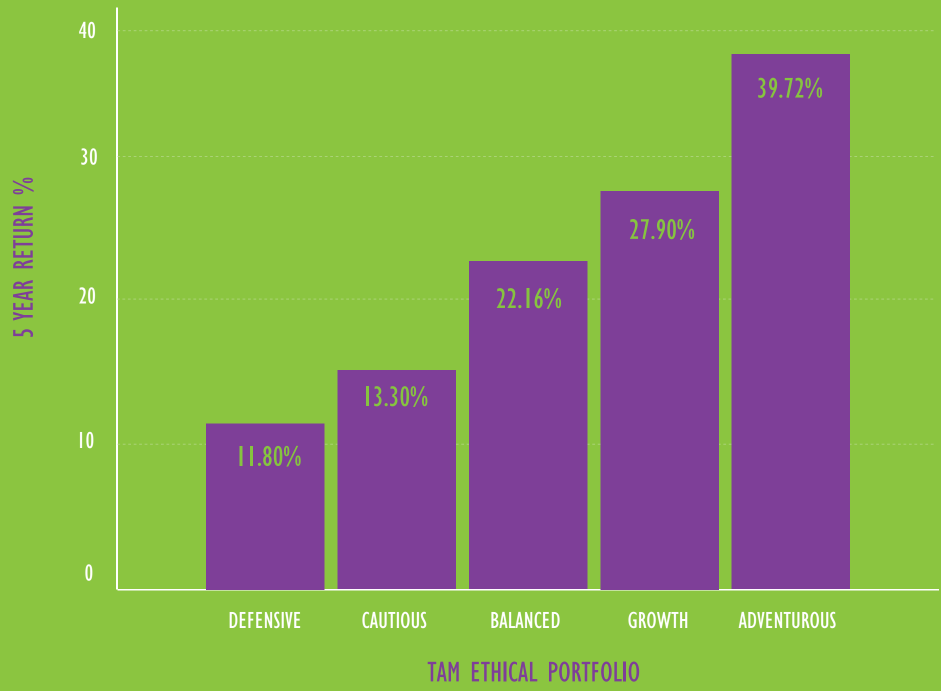


Diagram representative of a TAM Ethical Balanced portfolio. Actual funds purchased will depend on market dynamics and timing, and weightings may deviate at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only.

PERFORMANCE

Our TAM Ethical service has a 5 year track record, demonstrating performance across different market cycles and conditions. Our aim is simple; to increase return whilst limiting risk.



Source: TAM Asset Management Ltd. TAM Ethical portfolio return from 1st January 2015 to 31st December 2019 net of TAM fees. Data has been compiled from an average of all TAM Ethical portfolios where external influences (tax impaired, non-standard assets, transfers in etc.) have not influenced performance and therefore accurately portray TAM's management strategy. Ethical Defensive launched on 1st January 2016 so figures quoted before these inception dates are simulated for illustrative purposes only, they are pro forma based on the assumption that the portfolio was held from 1st January 2014 following which a monthly rebalancing occurred up to the launch dates when real figures are used. Past performance is not necessarily a guide to future returns. The value of investments, and the income from it, may go down as well as up and may fall below the amount initially invested.

TRANSPARENCY

Everything an adviser or client could need to know about their portfolio is delivered through TAM's innovative online platform.

- Log in anytime, from anywhere and on any device
- Commentary available 24/7
- Fully customisable, periodic reporting and information down to contract note level
- Immediate, internet-based valuations can be viewed online, printed or saved as a PDF

A SOCIALLY RESPONSIBLE APPROACH TO INVESTMENT

Everyone's definition of 'ethical' is different and as such, so is everyone's idea of ethical investment. The same applies to fund managers that market their funds as ethical - not all will share the same views or adopt the same strategy for selecting stocks for their funds.

Ethical investing has evolved over the years and today there are many different ethical investment strategies such as; positive and negative screening, ESG (environmental, social & governance) investment, engagement, values based investing and impact investing. All follow a different investment process for selecting stocks, but all have one common goal - to serve a broad range of ethically minded investors.

Our investment managers follow a rigorous investment process, conducting extensive research into the universe of ethical funds. This research includes one-on-one meetings with fund managers to gain an in-depth understanding of how the manager's construct their ethical fund universe, and how this universe is filtered down to produce the final portfolio. In addition to manager meetings, the team conduct detailed desk-based analysis which looks further into the fund's investment process, portfolio positioning and track record of performance, to ensure that the fund is delivering on its mandate and will indeed be a valuable addition to our Ethical portfolios.

This approach allows investors to combine their ethical considerations with a strategy designed to deliver long-term capital growth. We are confident that this approach will provide most ethically minded investors with the investment solutions they have been looking for.

UKSIF
UK Sustainable Investment and Finance Association

TAM Asset Management is a member of UKSIF, who promote responsible investment and other forms of finance that support sustainable economic development, enhance quality of life and safeguard the environment.

FOR YOUR GIA AND ISA CLIENTS

Your GIA and ISA clients can benefit from the optional participation in our 'You Give, We Give' scheme – a pioneer in charitable giving, and innovative alternative to traditional fundraising.

The initiative provides your clients with the opportunity to donate a percentage of the annual profit from their investments, to a charity of their choice. What's more, TAM will also donate an equal percentage from our total annual fees.

You too can support your client's chosen charity, by donating an equal percentage from your ongoing management fee, simply by ticking the relevant box in the account opening form. We take care of everything, so you don't have to.

YOU GIVE

The investor decides what percentage of their annual portfolio gain to donate to charity when opening their account [1]

WE GIVE

TAM will donate the same percentage from our total annual fees

TO A CHARITY OF THEIR CHOICE

The investor's chosen charity will receive their donation, our donation, plus even more through HMRC Gift Aid [2]

[1] Maximum of 20%.

[2] The eligibility of the client's nominated charity to apply for Gift Aid and the amount they receive will vary on a case by case basis.

YOUR AWARD-WINNING INVESTMENT MANAGEMENT TEAM

LESTER PETCH

FOUNDER &
CHIEF EXECUTIVE OFFICER

JAMES PENNY

CHIEF INVESTMENT OFFICER

STEPHANIE SOTIRIOU

INVESTMENT MANAGER

ERIC WILLIAMSON

INVESTMENT ANALYST

RUXANDRA IFTIMIE

OPERATIONS ANALYST

JEAN-MICHAEL IPOCK

PRODUCT DEVELOPMENT & RISK

We have brought together an expert team of experienced investment managers and analysts.

FEES

AMC
0.4% +VAT per annum

Platform fee
0.25% per annum

Nominee fee
£25 per quarter

Execution fee
1% up to £15 per transaction

The funds in each Ethical portfolio will also carry an average annual cost (Ongoing Charges Figure). This will be dependent on the composition of the underlying investments and may fluctuate over time.

NEXT STEPS

Complete a portfolio risk questionnaire with your client

This questionnaire is straightforward and will help you and your client decide how much risk they're willing and able to take with their money.

Request a tailored comprehensive pre-investment report for your client

This report will describe how the portfolio will be managed, outline the current investment strategy and portfolio fees, and provide simple account opening forms. Proposals also include a MiFID II compliant ex-ante costs page.

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