

A blurred background image of two business professionals in suits sitting at a table, possibly in a meeting or conference. One person is holding a pen and looking at a document.

tampassive

A close-up image of a desk with financial documents. The documents feature various charts, including a bar chart with blue bars and a line graph with a red line. A pair of black-rimmed glasses is resting on the papers. A pen is also visible on the left side of the frame.

FOR INVESTMENT PROFESSIONALS ONLY



tam

ASSET
MANAGEMENT

R?K N?QQ%TC ?R ? EJ? LAC



Portfolios of passive
investments tracking
the market



0.15%
annual management
charge (AMC)



5 risk graded choices
Defensive to
Adventurous



No minimum
investment



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



Regular
monthly
contributions

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 Passive service provides investors with a range of passive investment portfolios designed to outperform the TAM benchmark on a risk/return metric through a diversified set of passive investments.

COLWMA
CITY OF LONDON WEALTH MANAGEMENT AWARDS

TAM Asset Management
NOMINEE 2020

Investment Life & Pensions
Moneyfacts
Award 2019

COMMENDED

COLWMA
CITY OF LONDON WEALTH MANAGEMENT AWARDS

WINNER 2019
The IMVS Award for
Discretionary Wealth Management
TAM Asset Management

Professional Adviser

AWARDS
2019

HIGHLY
COMMENDED
2019

INVESTMENT
WEEK
SUSTAINABLE INVESTMENT
AWARDS 2017

WINNER
2017

OUR PASSIVE 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

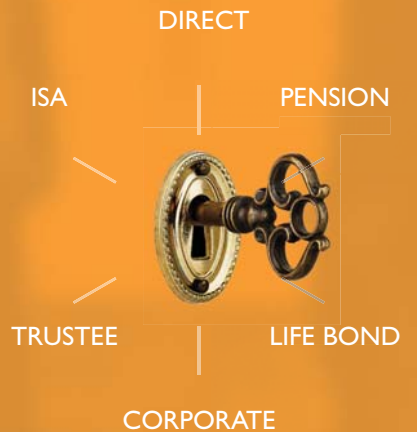
PERFORMANCE

TRANSPARENCY

ACCESSIBILITY

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.



SECURITY

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:

- 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.

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.

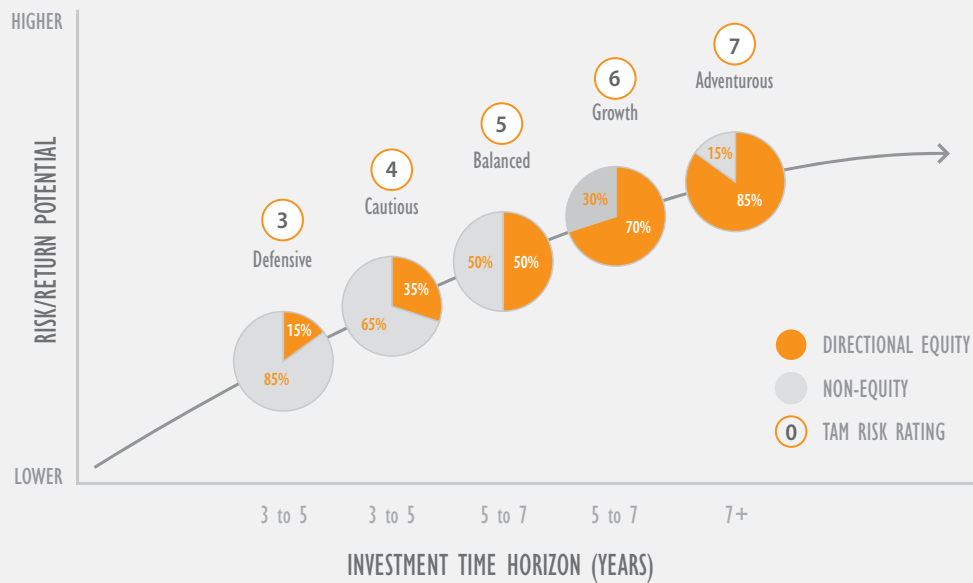


BNY MELLON

Pershing

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 it, 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 uses 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 a Passive Balanced portfolio may invest in.

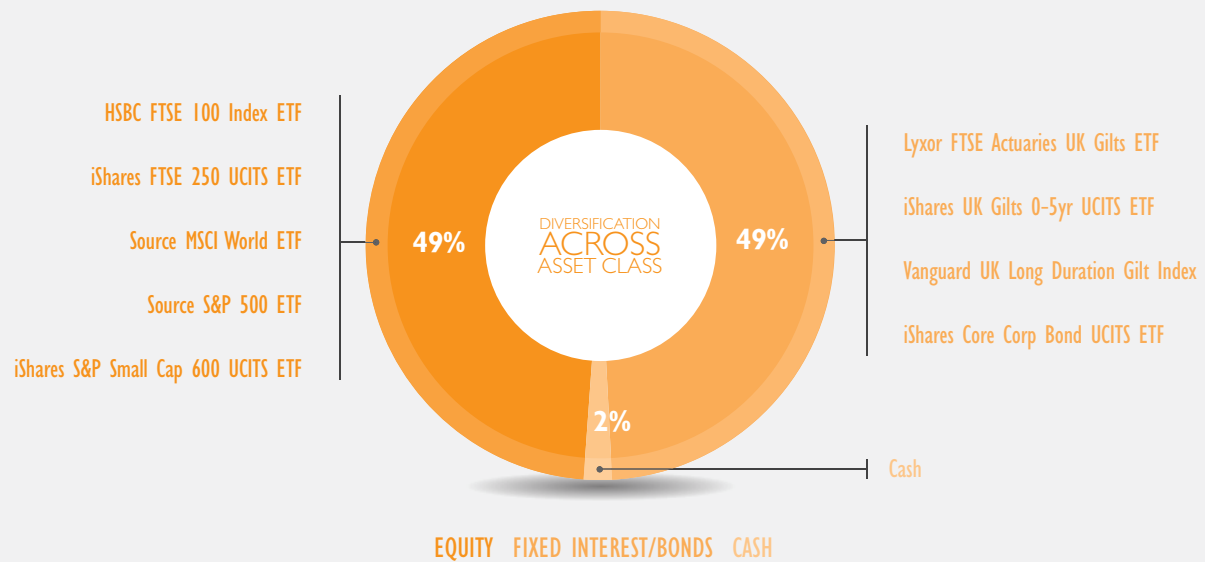
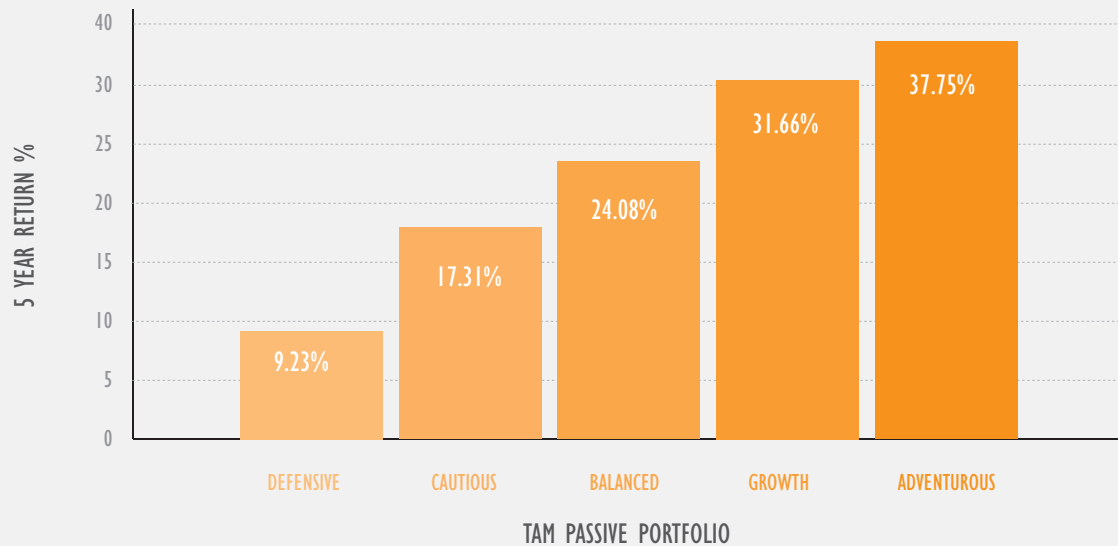


Diagram representative of a TAM Passive Balanced portfolio. Actual funds purchased will depend on market dynamics and timing, and weightings may deviate at the Investment Team's discretion whilst staying within specific guidelines, so the above asset allocation is intended as a guide only.

PERFORMANCE

Launched in 2017, our TAM Passive 5 year portfolio performance is a simulation of the return each portfolio would have gained, had it been held from 1st January 2015.



Source: TAM Asset Management Ltd. TAM Passive portfolio return from 1st January 2015 to 31st December 2019 net of TAM fees. Passive Defensive launched on 1 May 2018, Cautious on 1 April 2018, Balanced on 1 December 2017, Growth on 1 December 2017 and Adventurous on 1 December 2017. Figures quoted before these inception dates are simulated for illustrative purposes only, they are proforma based on the assumption that the portfolio had tracked the FTSE All-Share and FTSE UK GILTS up to 5 Year indices as closely as possible from 1 January 2012, following which a monthly rebalancing occurred up to the launch date when real figures are used. Past performance is not 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



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

0.15% +VAT per annum

Platform fee

0.25% per annum

Nominee fee

£12.50 per quarter

Execution fee

1% up to £12.50 per transaction

The funds in each Passive 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.



ASSET
MANAGEMENT

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