tam

INVESTMENT MANAGEMENT SOLUTIONS
FOR WORKPLACE PENSIONS

FOR INVESTMENT PROFESSIONALS ONLY

OUR WORKPLACE PENSION SOLUTIONS **AT A GLANCE...**

Working with key strategic partners

Expertly managed portfolios of active investments

Regular monthly contributions

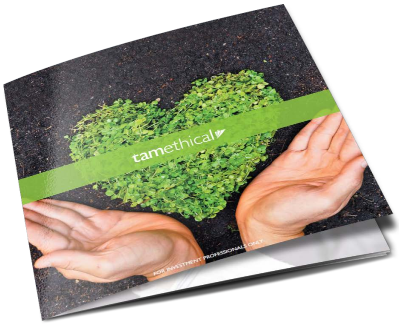
Three investment style choices

Full transparency

Cutodial security

WHO WE ARE

TAM Asset Management Ltd are an award-winning discretionary investment manager who can trace our company roots back to the 1930's. Our team of experienced investment professionals are committed to providing exceptional portfolio management services to individual clients and institutions.



WHAT AUTO-ENROLMENT MEANS FOR YOU

With business owners now being penalised for not having a workplace pension scheme in place, The Pensions Regulator (TPR) has been back on the road to ensure employers are complying with their pension obligations, in that qualifying staff are being given the workplace pension they a re entitled to. Confusion between employers and advisers in relation to auto-enrolment is no excuse.

HOW WE CAN HELP YOU

TAM has partnered with key pension trustees and dedicated auto-enrolment administrators to help employers navigate workplace pensions, by providing you with a complete investment solution that can be implemented in a few simple steps. These solutions will give you access to TAM's professional investment management across a spectrum of three portfolios encompassing mainstream, ethical or Sharia investments options.

THE PORTFOLIOS AND PERFORMANCE

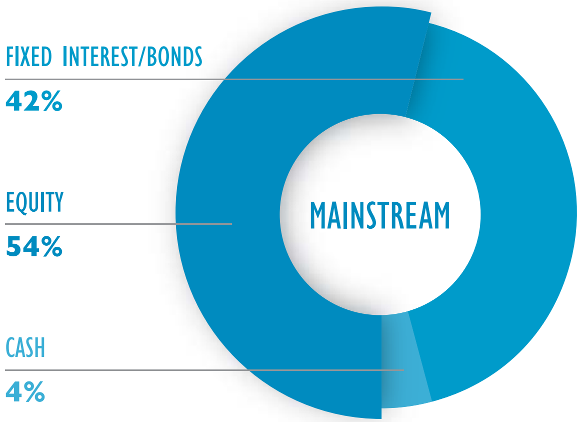
Our workplace pensions clients benefit from full portfolio transparency, in-depth delivery and reporting no matter what size the investment. Our mainstream and ethical workplace pension clients also benefit from portfolios with a proven 3 year track record that have outperformed their benchmarks by up to 21% since inception.

tamfocus

DEFAULT MAINSTREAM BALANCED PORTFOLIO

This default balanced portfolio comprises of investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Absolute return, property and commodities may all feature within the alternatives classification. Mainstream Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short term fluctuations in value. The portfolio will have a balanced approach to equity exposure, typically comprising of 50% equity and 50% non-equity, though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT PORTFOLIO



PERFORMANCE

Inception 19th March 2015	3 Months	6 Months	1 Year	3 Years	Since Inception
Default Mainstream Balanced Portfolio	-14.19%	-12.55%	-8.03%	0.75%	13.17%
Balanced Benchmark GBP	-10.96%	-11.43%	-7.62%	-8.04%	-2.14%
Outperformance	**-3.23%**	**-1.11%**	**-0.41%**	**8.79%**	**15.31%**

Source: TAM Asset Management Ltd. TAM default mainstream balanced workplace pensions portfolio return from inception to 31st March 2020. 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.

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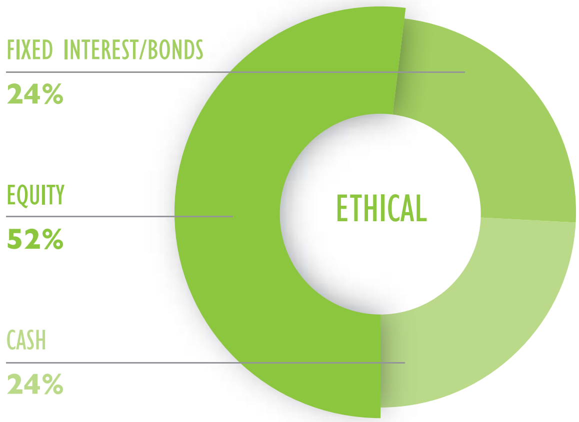
OPTIONAL ETHICAL BALANCED PORTFOLIO

This optional ethical balanced portfolio comprises of socially responsible investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are government bonds, corporate bonds, alternatives and cash. Absolute return, property and commodities may all feature within the alternatives classification. Ethical Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short term fluctuations in value. The portfolio has a balanced approach to equity exposure, typically comprising of 50% equity and 50% non-equity, though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT PORTFOLIO



PERFORMANCE

Inception 27th January 2015	3 Months	6 Months	1 Year	3 Years	Since Inception
Optional Ethical Balanced Portfolio	-9.27%	-7.31%	-4.01%	1.44%	13.64%
Ethical Balanced Benchmark GBP	1.89%	2.99%	1.38%	6.98%	-5.39%
Outperformance	**-11.16%**	**-10.29%**	**-5.39%**	**-5.54%**	**19.03%**

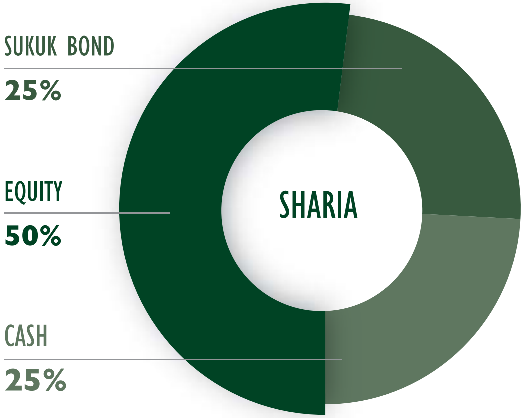
Source: TAM Asset Management Ltd. TAM optional ethical balanced workplace pensions portfolio return from inception to 31st March 2020. Past performance is not a guide to future returns. The value of investments and the income from it, may go down as well as up and may fall below the amount initially invested.

tamsharia

OPTIONAL SHARIA BALANCED STRATGEY

This optional Sharia Balanced portfolio comprises of Sharia-compliant investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are; Sharia equities, sukuk bonds, alternatives such as physical gold, and non-interest-bearing cash deposits. Sharia Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio has a balanced approach to equity exposure, typically comprising of 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT PORTFOLIO



PERFORMANCE

Inception 9th January 2017	3 Months	6 Months	1 Year	2 Year	Since Inception
Optional Sharia Balanced Portfolio	-6.85%	-7.12%	-4.95%	0.23%	-0.14%
Sharia Balanced Benchmark GBP	-24.80%	-23.44%	-22.08%	-19.61%	-19.29%
Outperformance	**17.95%**	**16.32%**	**17.13%**	**19.93%**	**19.15%**

Source: TAM Asset Management Ltd. TAM optional Sharia balanced workplace pensions portfolio return from inception to 31st March 2020. 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 you or your employees could need to know about their portfolio is delivered through TAM's innovative online platform.

- Immediate, comprehensive internet-based valuations
- Full customisable reporting
- Commentary available 24 hours a day, 7 days a week
- Periodic reporting and information down to contract note level
- Available to keep online, print or save in .pdf format

SECURITY

The security of your employee's pension 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 Limited:

- Over 600,000 clients with assets of over US$1 trillion.
- Part of The Bank of New York Mellon Corporation (BNY Mellon), one of the world's largest and strongest financial institutions.
- Offer some of the highest levels of protection available in the industry.

Pershing BNY MELLON

PRICING

DEFAULT MAINSTREAM PORTFOLIO FEES

TAM CHARGE	0.2%[1]
OCF	0.25%[2]
TOTAL TAM AND UNDERLYING FUND CHARGE	**0.45%[3]**

OPTIONAL ETHICAL PORTFOLIO FEES

TAM CHARGE	0.2%[1]
OCF	0.8%[2]
TOTAL TAM AND UNDERLYING FUND CHARGE	**1%[3]**

OPTIONAL SHARIA PORTFOLIO FEES

TAM CHARGE	0.2%[1]
OCF	0.5%[2]
TOTAL TAM AND UNDERLYING FUND CHARGE	**0.7%[3]**

[1] This includes administration, platform and custody charges.
[2] OCF is at quarter end and subject to minor fluctuations.
[3] Plus execution fee of 0.5% up to 50p per transaction.

YOUR NEXT STEPS

With more than 6.7 million employees now in a workplace pension, the scheme is being hailed as a huge success. So if you are looking for an enhanced, transparent solution for your business, then TAM can help. By working with our key partners, you gain access to TAM's expert investment management and online delivery that's fully transparent and straightforward.

We can help you stay compliant with TPR while securing a clearer future for your employees, so get in touch today to discuss your own autoenrolment solution and if you want to avoid those hefty fines, don't leave it too late.

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For further information please visit
WWW.TAMASSETMANAGEMENT.COM