



EUROPE
ASSET
MANAGEMENT

AWARD-WINNING PORTFOLIO MANAGEMENT FOR INVESTORS WORLDWIDE





Warren Buffet summed up our approach to investment management when he said

“The first rule of investing is don't lose money”

And the second rule of an investment is

“Don't forget the first rule”

This is why we place **risk management** and **capital preservation** at the core of all we do.



Lester Petch
Founder and CEO of
TAM Asset Management

OUR HISTORY

TAM Europe Asset Management (TAM Europe) was established in 2019 to provide Europe-based investors with access to the award-winning model portfolio service provided by UK-based discretionary investment manager TAM Asset Management (TAM).

TAM's origins trace back to the 1930s and the floor of the London Stock Exchange. From these early beginnings, they are now recognised as an institutional investment expert providing advisers and their clients with both onshore and offshore investment management solutions.

We understand that every investor is different, which is why we have developed a comprehensive range of model portfolios and bespoke solutions to help you meet your investment goals.

Our investment manager's innovative approach is why they have consistently won awards for their high level of service and expert investment solutions.



16-YEAR

INVESTMENT MANAGER
TRACK RECORD

2

INVESTMENT
STRATEGIES

7

RISK-GRADED PORTFOLIO
OPTIONS

DEDICATED

TO PUTTING OUR CLIENTS
FIRST

COMMITTED

TO SUSTAINABILITY



DISCRETIONARY INVESTMENT SOLUTIONS

Working closely with you and your adviser we create an investment solution aimed at meeting your long-term investment goals and objectives.

By delegating the day-to-day management of your investments to our expert investment management partner, TAM, you will no longer need to make decisions about which investments to hold, or when to buy or sell assets; we will take care of this for you.

By constantly monitoring financial markets, economic trends and conducting diligent research on each investment, TAM are able to react quickly to changing market conditions to ensure your portfolio remains in line with your individual requirements.

You have the flexibility to invest in multiple currencies and can access our solutions through various tax-efficient structures such as pensions, trusts and insurance policies.

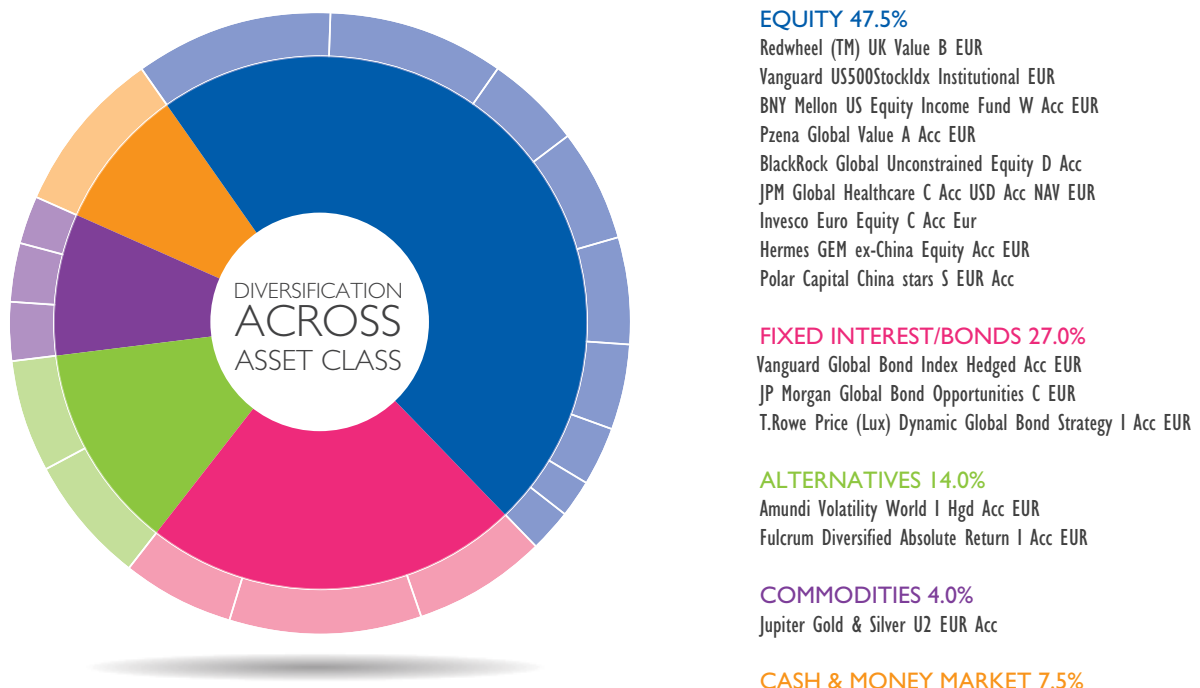
A GLOBAL AND DIVERSIFIED APPROACH

We understand that you require a global perspective when investing. This ensures the broadest opportunity set to identify investments we believe will perform well in every economic environment.

Diversification = A Key Pillar for Risk Reduction

Building a diversified portfolio is an important aspect of our risk management process and ensures you enjoy the benefits of rising markets, and importantly, protection for your portfolio during times of market volatility.

Our portfolios are diversified by asset class, geographic region, strategy and fund manager. Below is an example allocation within a balanced-risk portfolio.



Source: TAM Europe Asset Management. The diagram is representative of a TAM Active Balanced EUR portfolio. Weightings may deviate from these levels at the Investment Team's discretion whilst staying within specific guidelines.

FLEXIBILITY

You have the option of traditional and thematic investment strategies each available in multiple currencies.

You maintain the freedom to mix-and-match the portfolios and change their allocation whenever you require.

If your circumstances or risk appetite change you have the flexibility to switch seamlessly between strategies.

Have access to your money when you want it:

All our model portfolios offer daily liquidity with no lock-in periods or redemption penalties.

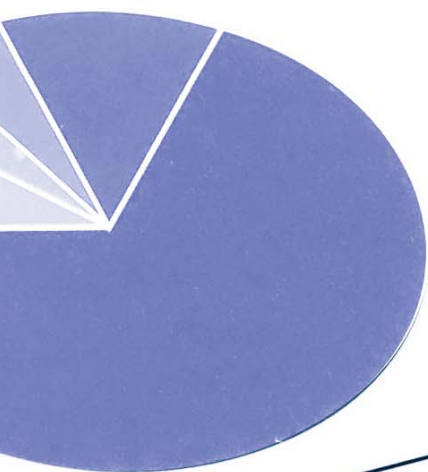
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osing funds from a
colour.

"My Investments".

ix for you is...

Equity - 5%
Money Market - 12%



Fixed Income - 68%

ternational Equity - 8%
Money Market

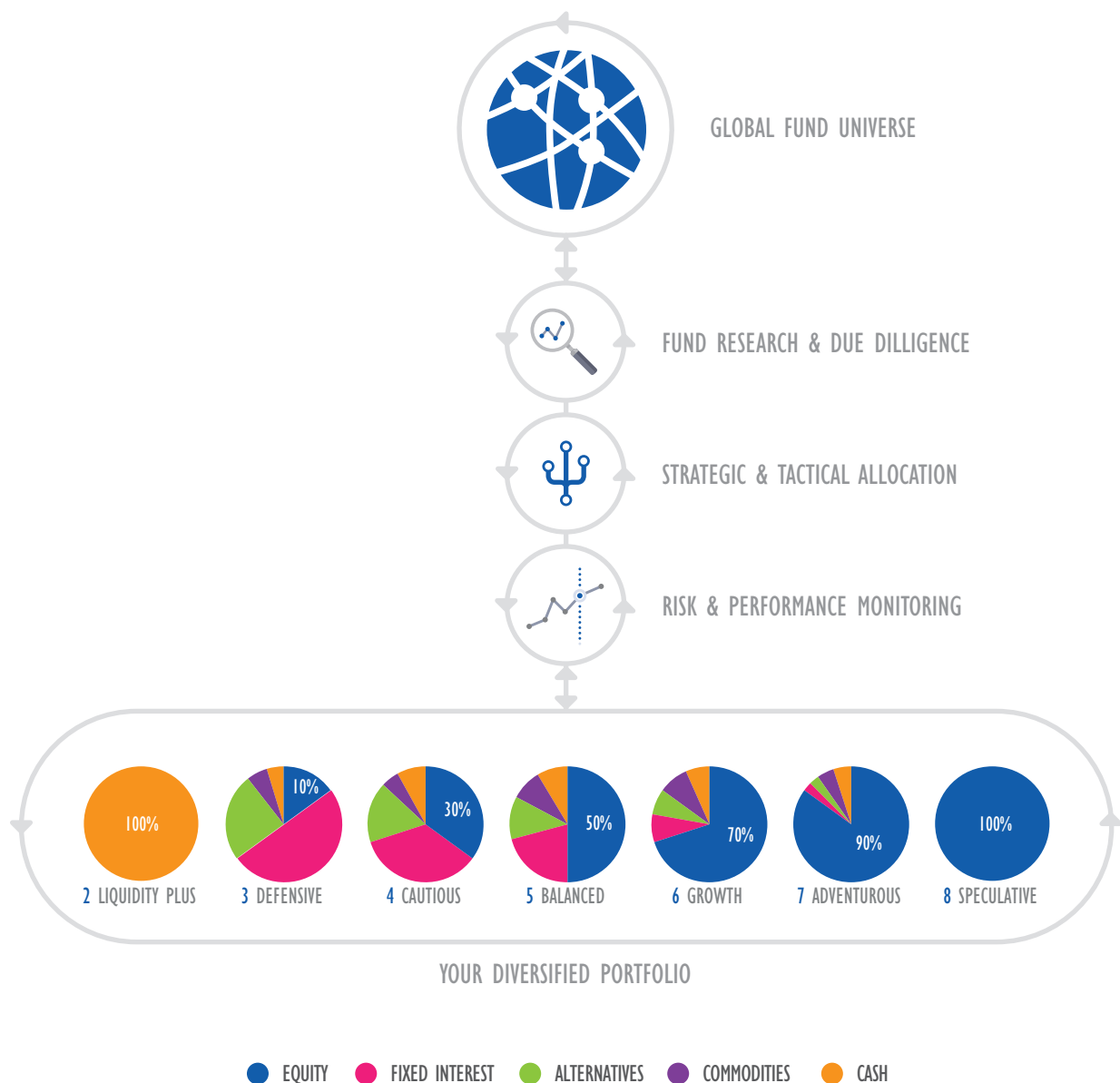


The graphic features two TAM logos at the top and bottom, each with a vertical line and the words 'active' and 'sustainable world' respectively. In the center, the text 'TAM MODEL PORTFOLIO OPTIONS' is displayed within a circular frame.

DYNAMIC INVESTMENT PROCESS

Markets are forever changing so we are continuously anticipating and adapting.

Based on your investment objective and risk profile, long-term strategic allocations are determined, and short-term tactical positions are added to react to changes and dampen market volatility.



THE REASSURANCE OF A DEDICATED INVESTMENT TEAM MANAGING YOUR PORTFOLIO

The TAM investment team comprises highly regarded investment professionals and research analysts managing every aspect of your investment, and they are always available to answer any questions you may have.

We are entering a new chapter in markets and economics, in which inflation, interest rates and active management of client assets will all become more important factors.

Volatility should remain a core part of this new market, as will investment risk, and it is key to embrace these factors as opportunities with which to take advantage of for clients. As we face up to the pressures of a changing landscape and the challenging yet rewarding onus of Consumer Duty, we look forward to this new chapter of investment management and the all-important goal of being stewards of our clients' capital.

James Penny
CIO of TAM Asset Management





HOW SAFE IS MY MONEY?

By partnering with the most respected counterparties, we provide clients with some of the strongest asset protection available presently in the industry.

The security of your investment is paramount, this is why we do not seek to hold client assets directly and instead investments are typically held on our behalf with recognised custodians.

Our principal custodian Pershing Limited is based in the United Kingdom and regulated by the Financial Conduct Authority (FCA). As part of The Bank of New York Mellon Corporation (BNY Mellon), one of the world's largest and strongest financial institutions in the world, they are unparalleled in terms of their size, security and experience in custody and clearing services.

TAM Europe is fully regulated to ensure the highest level of investor protection.



PROTECTING YOUR WEALTH RAIN OR SHINE













Generating solid long-term gains is not simply a case of making money in the good times, but also protecting and preserving capital in the bad times.

TAM's 16-year performance track record demonstrates how they have protected clients through the depths of the 2008 financial crisis and generated significant gains during the bull market that followed.

LONG-TERM TRACK RECORD

We must always recognise that past performance is never a guarantee of future performance, although we believe it can act as a guide and help demonstrate whether any manager, in this case TAM, actually implements the strategies and risk controls they proposit.

Since the launch of the TAM Active range of model portfolios, the investment team have followed the same edict of prioritising capital preservation and capital growth to generate positive medium and long-term gains for our clients.

	DEFENSIVE	CAUTIOUS	BALANCED	GROWTH	ADVENTUROUS	SPECULATIVE
Risk Profile	 Low	 Low/Medium	 Medium	 Medium/High	 High	 Very High
Portfolio Return						
3 Year	-0.67%	6.67%	11.11%	15.03%	17.57%	19.32%
5 Year	7.08%	20.87%	29.37%	38.39%	42.78%	47.2%
10 Year	29.65%	52.19%	62.37%	79.09%	81.07%	N/A
Since Inception	53.36%	96.23%	120.41%	159.7%	170.64%	84.63%
Annualised Return	3.64%	4.84%	5.7%	7.53%	7.28%	6.6%
Volatility	3.94%	5.23%	6.8%	8.13%	9.84%	11.33%
						

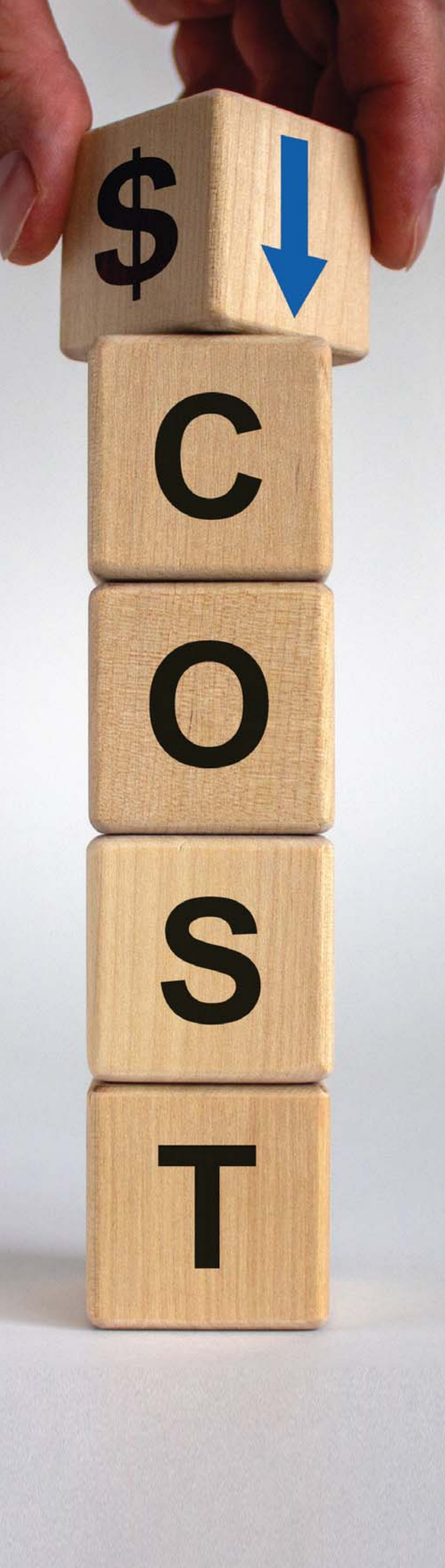
Source: TAM Asset Management Ltd. TAM Active GBP portfolio return from inception (Defensive 01/01/12, Cautious 01/01/08, Balanced 01/07/08, Growth 01/10/11, Adventurous 01/01/08, Speculative 01/01/15) to 31/03/24 net of TAM fees. Past performance is not a guide for future returns and investors may get back less than their original investment.



REVIEW YOUR PORTFOLIO WHENEVER AND WHEREVER YOU ARE

Our online platform remains one of the most innovative and informative in the industry.

Whether you are after a quick valuation, customised report or in-depth analysis of your portfolio, it's only a click away.



COST EFFECTIVE

“Look after the pennies and the pounds will look after themselves”

This may be an old saying but ensuring the cost of managing your portfolio is as low as possible is vital, especially in today’s low-interest rate environment.

Our investment management fees are transparent and some of the lowest in the industry. Additionally, we have access to some of the lowest cost investments for your portfolio which are usually reserved for institutional investors. This all ensures that we keep your overall portfolio cost as low as possible.



DESIGNED TO BE ACCESSIBLE

We created our portfolios to be as accessible as possible.

As well as being available as a standalone service our portfolios can be held within a range of efficient structures, many of which may offer tax advantages that your adviser will be able to provide guidance on:



TRUSTS



FOUNDATIONS



OFFSHORE BOND ACCOUNTS



LIFE INSURANCE PRODUCTS



QUALIFYING NON-UK PENSION
SCHEME (QNUPS)



QUALIFYING RECOGNISED
OVERSEAS PENSION SCHEMES (QROPS)

OPPORTUNITIES TO GIVE BACK

We are delighted to offer clients an initiative that enables you to benefit the environment.

As part of our wider sustainability mission, we provide our GIA clients with the opportunity to join our Client Carbon Footprint Commitment where you can offset your carbon footprint every year that you are invested with us.



We understand the importance of tackling climate change and sustaining our environment for future generations – a key concern we know we share with our clients. You have shown a growing appetite to reduce the impact of your investments on the environment and we are pleased to offer a simple and effective initiative that provides you with a material solution.





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