



WHY TAM ACTIVE?

The advent of Consumer Duty plays directly into our core strength of running actively managed portfolios of solid performing funds, focusing as much on capital preservation as capital generation. We have access to some of the lowest annual management charges (AMCs) in underlying funds on offer for this style of management approach which perfectly frames the drive from the regulator to demonstrate true “value for money” from within the model portfolio service (MPS) industry. Of course, performance is a key consideration, but TAM’s position within the MPS universe is simply a by-product of robust procedures and a vindication of our strength and depth in process.

WHAT MAKES A QUALITY DFM?

In February 2023, Defaqto’s highly regarded DFM satisfaction study highlighted that TAM had been recognised by the UK adviser market as a top performing DFM in every area deemed most important to advisers. The study measures the performance of 14 categories, including ease of doing business; client communication; quality of literature; quality of staffing in investments and administration, to name a few.



TAM was the only DFM to be rated highly in all 14 categories, an accolade that outstrips many famous household names. Whilst acknowledgement like this is not definitive, it demonstrates that, away from our portfolio management skills, TAM is recognised as a market-leading DFM to do business with. You can [read the full study here](#).

ACTIVE MANAGEMENT

All too often, active management within the MPS market is relegated to a quarterly rebalancing exercise in which clients’ portfolios are changed after the market has moved, leaving managers and clients in a perpetual state of reactive, not proactive, investing. TAM portfolios are usually more actively managed, and for good reason. Capital preservation is as powerful as long-term investing, and this is why we do not wait for long drawn out committees or the end of the quarter to take necessary action. When we see threats or opportunities, we take action immediately to protect or enhance our clients’ position.

Does it work?

Through active management, TAM’s goal of delivering reliable and consistent returns with lower levels of volatility has stood the test of time. Long-term outperformance should never be a goal but more a by-product of a repeatable and reliable investment process.

TAM is dedicated to keeping this process at its core and has seen market-leading performance as a result.



RISK MANAGEMENT

The pillars of TAM's investment management are risk and volatility. Aside from long-term performance, fund selection and ease of doing business, TAM aims to deliver clients a portfolio that not only consistently outperforms its benchmark, but also achieves this with a volatility below that of both its benchmark and its competitors. This commitment puts TAM into the top quartile of DFM's when it comes to risk management in our broad investment book.

Why is risk important?

To an adviser, knowing that their client's chosen risk profile is set in stone is critical to ongoing suitability needs. Even in a major bull market, to TAM, a balanced portfolio will always remain balanced (c50% equities and c50% bonds and alternatives). We deviate only within controlled bounds. Of course, if clients want more risk, TAM have increased risk portfolio options to suit them, but each model has a clear and dependable set of rules on risk which we won't stray from. In a world full of volatility, TAM remains a safe pair of hands for all market environments. This is evidenced by our recent Defaqto ratings, which now include a Gold DFM Service, and a Five Star DFM MPS Proposition.



VALUE FOR MONEY

It's clear that "value for money" within financial services is recognised as the level of service one receives for the price one pays. Our industry research has shown that in some providers' pursuits of delivering value for money, many clients are exposed to an overreliance on index tracking ETFs as a substitute to expert fund managers. TAM, however, exists at the intersection between the best levels of active management for the price of a passive investment product.

How do we do this?

TAM achieves this by investing into some of the best and most innovative funds and managers the wider market has never heard of. Our goal is to move clients away from a reliance on big index funds and instead source innovative funds with new and unique approaches to investing, which we see as far superior options. In doing this, we can often negotiate access into these pioneering funds at steep discounts on AMCs, which many other DFM's cannot achieve. Overlay this with a strong commitment to active management, impact and sustainability, and TAM has a portfolio set that is high on service levels and performance and within the tight charging caps. Our positioning at this intersection of cost vs. service is the most powerful argument we can make, and why we believe our award-winning investment management solution should warrant further evaluation from advisers and their clients.



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