



## DO I HAVE TO PAY FOR THE PORTFOLIO?

TAM is a professional investment manager so there is a fee for our service, but we have specifically designed this portfolio to be as competitively priced as possible by charging just a 0.05% management fee.

By utilising the services of a professional investment manager like TAM, clients benefit from our access to money market funds reserved for large financial institutions and investment houses, and that result is a high yield for a low fee.



## HOW LONG IS THIS HIGH SAVINGS RATE GOING TO LAST?

It's important to note that liquidity portfolios like this should not be seen as investment portfolios which are appropriate for long-term investment returns. The stock and bond market will always be the best place to invest into for those seeking that long-term investment return. That said, the liquidity option is an effective short-term tool to use if you want your cash savings to yield a little more than what the bank can offer for a similar level of risk.

Rates on offer from our portfolio, as well as savings rates from banks, will come down when the BoE lower their interest rates. This can occur when inflation is brought under control or if the country enters a sharp recession. Either way, one should not expect interest rates, and thus savings rates, to be at this level indefinitely. At that point, the traditional long-term investment route will once again point back towards stocks and bonds to deliver that end goal for your long-term investment goals. So, by opting for TAM Liquidity Plus over a bank account, clients will benefit from a streamlined and cost-effective switch process between investment portfolios as and when they choose to increase their risk profile.



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