



TAM ASSET MANAGEMENT  
IN ASSOCIATION WITH  
THE FEDERATION OF EUROPEAN INDEPENDENT FINANCIAL  
ADVISERS



ASSET  
MANAGEMENT

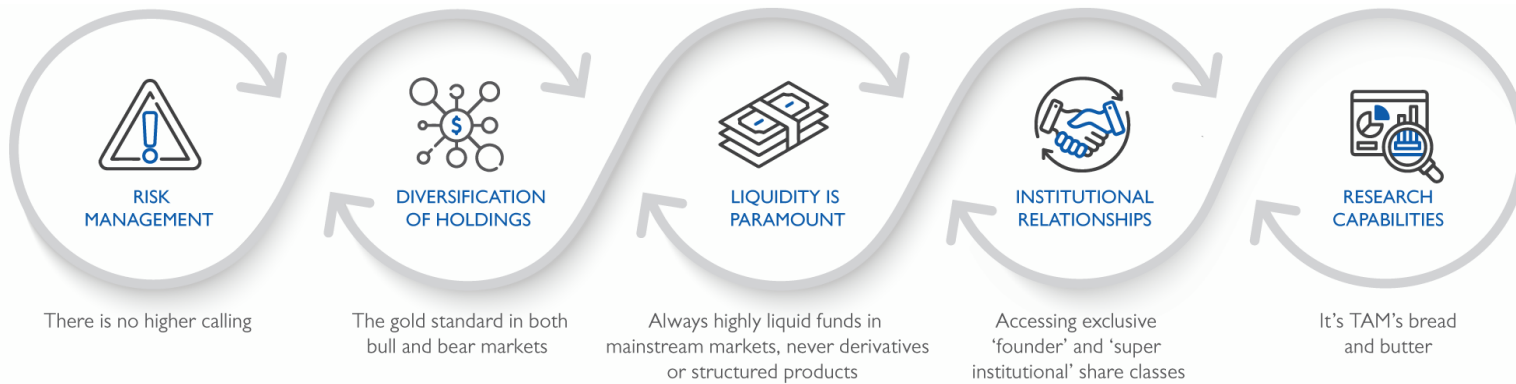


OCTOBER 2023

# ARE MARKETS IN A SEA CHANGE?



# CLIENT NEED FOR CLEAR INVESTMENT PHILOSOPHY



***“If you shoot the lights out, everyone is in the dark.”***

## RISK IN THE REAR VIEW MIRROR



# WHAT ARE YOU LOOKING FOR A DFM TO PROVIDE?

IT'S ALL ABOUT VALUE FOR MONEY



## Consumer Support

Does the support meet the needs of the consumer?



## Products and Services

Are they fit for purpose?



## Consumer Understanding

Are we communicating what we are doing?



## Price and Value

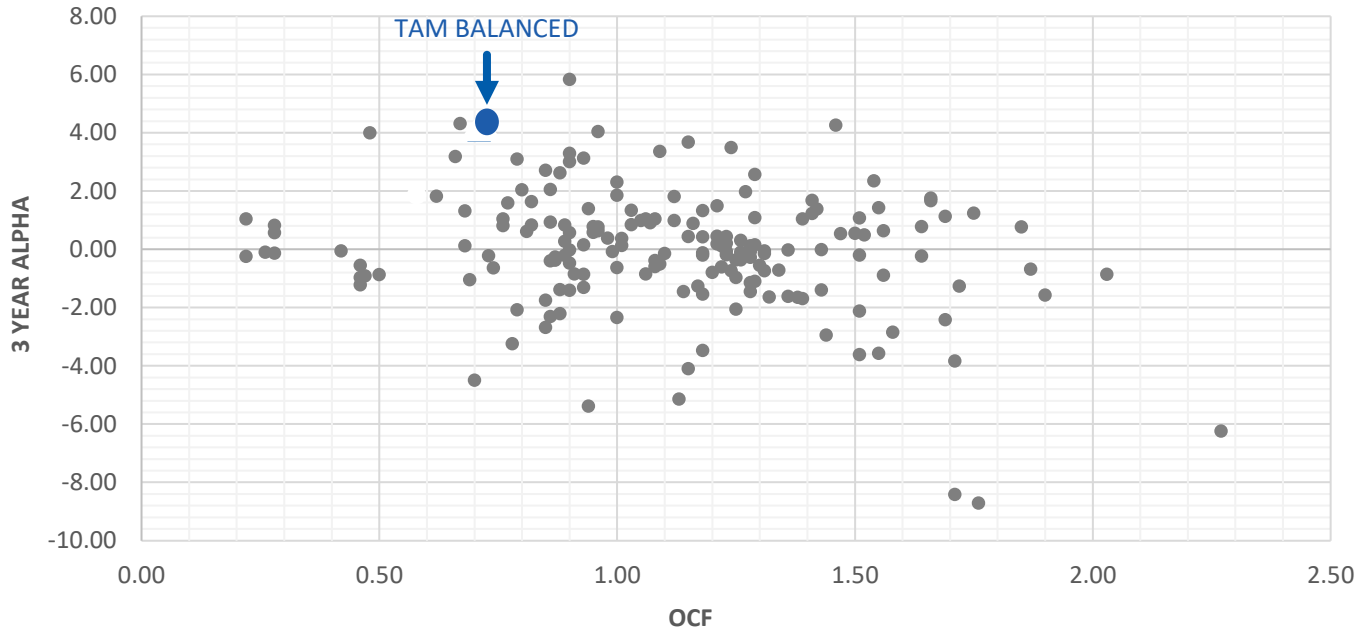
Is there a reasonable relationship between price and value?

# AN ALL-TERRAIN INVESTMENT



# ALPHA VS. OCF

3 YEAR ALPHA VS. OCF



Cost	TAM Speculative	TAM Active Adventurous	TAM Active Growth	TAM Active Balanced	TAM Active Cautious	TAM Active Defensive
OCF	0.63	0.57	0.48	0.39	0.32	0.30
TC	0.17	0.16	0.15	0.13	0.11	0.10
Passive Adventurous	Passive Growth	Passive Balanced	Passive Cautious	Passive Defensive		
0.17	0.14	0.13	0.12	0.10		
0.02	0.03	0.03	0.03	0.03		



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# THE 2023 DEFAQTO DFM SATISFACTION STUDY



1) Provider financial strength and resource



2) Provider brand



3) Client on-boarding



4) Existing business administration



5) Investment flexibility - range of assets



6) Investment flexibility - range of options



7) Remuneration



8) Service



9) Online facilities



10) Accessibility



11) Quality of staff - administration



12) Quality of staff - investment



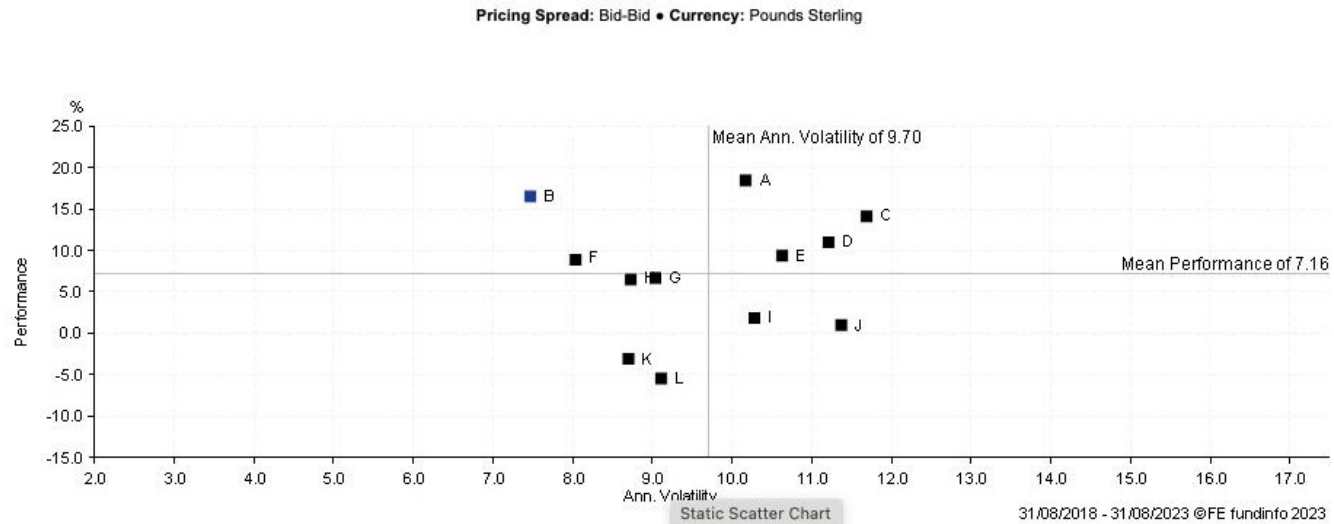
13) Quality of literature



14) Ease of doing business

***TAM was the only DFM to be rated highly by IFAs in 14 out of 14 categories.***

# MPS APPROACH MANAGING VOLATILITY



Key	Name	Performance	Annualised Volatility
■ A	Brewin Dolphin MPS Balanced TR in GB	18.43	10.17
■ B	TAM Asset Management Active Balanced TR in GB	16.50	7.47
■ C	L&G - Mixed Investment 40-85% D Acc in GB**	14.11	11.69
■ D	Liontrust Investment Partners MPS Blended Growth 5 TR in GB	10.99	11.21
■ E	MI Hawksmoor - Distribution B Acc GBP in GB	9.36	10.63
■ F	Aviva Inv - Multimanager 20-60% Shares 1 TR in GB	8.89	8.04
■ G	7IM - Balanced A Acc in GB	6.68	9.04
■ H	Fidelity - Multi Asset Income & Growth W Acc TR in GB**	6.53	8.73
■ I	HL - Multi Manager Equity & Bond A Acc in GB	1.85	10.28
■ J	VT Momentum - Diversified Moderate A Acc in GB	1.03	11.37
■ K	IFSL - Marlborough Cautious A Acc in GB	-3.04	8.70
■ L	BNY Mellon - Global Multi-Strategy Sterling Acc in GB	-5.41	9.11

## THE PORTFOLIOS DIVERSITY IN OUR OFFERING

### tam | *active*

- Core active investments
- 15-year track record
- Defaqto risk ratings 2-9
- Available on third-party platforms

### tam | *sustainable world*

- Sustainability-focused investments
- 10-year track record
- Defaqto risk ratings 2-7 / Dynamic Planner risk profiles 3-7
- Available on third-party platforms

### tam | *enhanced passive*

- Enhanced passive investments
- 5-year track record
- Available on third-party platforms

### tam | *sharia*

- Sharia-compliant investments
- 9-year track record
- Five risk-graded portfolio options