AWARD-WINNING INTERNATIONAL & OFFSHORE INVESTMENT SOLUTIONS

tam ASSET MANAGEMENT INTERNATIONAL

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.

PHILLIP HADLEY
CEO of TAM Management International Limited

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GLOBAL OFFICES

15-YEAR

TRACK RECORD

26 YEARS

AVERAGE EXPERIENCE
OF INVESTMENT TEAM

100% INDEPENDENT

AVOIDING ANY
CONFLICTS OF INTEREST

OUR HISTORY

Our origins trace back to the 1930's and the floor of the London Stock Exchange.

From these early beginnings, TAM is now an award-winning institutional investment expert with offices in the United Kingdom, Europe and Mauritius providing both onshore and offshore investment solutions to clients worldwide.

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 innovative approach is why we have consistently won awards for our high level of service and expert investment solutions.

DISCRETIONARY INVESTMENT SOLUTIONS

Working closely with you and your advisor 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 team of investment experts you will no longer need 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, we 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 PILAR 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.

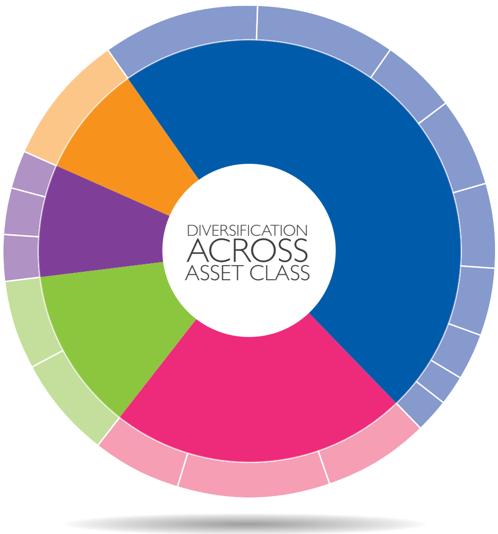
An example allocation within a balanced-risk portfolio

CASH & MONEY MARKET 8.5%

COMMODITIES 8.5%
Jupiter Gold & Silver Fund
iShares Physical Silver ETC
GSQuartix Modified Bloomberg Commodity Index Portfolio

ALTERNATIVES 12.5%
Ninety One Diversified Income Fund
Amundi Volatility Hedged World Fund

FIXED INTEREST/BONDS 23.0%
Invesco UK Gilts UCITS ETF
JPM Global Bond Opportunities Fund
Nomura Global Dynamic Bond Fund



EQUITY 47.5%
JP Morgan UK Equity Plus Fund
iShares Core FTSE 100 ETF
CRUX UK Special Situations Fund
Pzena Global Value Equity Fund
Xtrackers S&P 500 Equal Weight UCITS ETF
BlackRock Global Unconstrained Equity Fund
Nomura Global High Conviction Fund
Berenberg Europe ex UK Focus Fund
Wellington Management US Dynamic Equity Fund

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

FLEXIBILITY

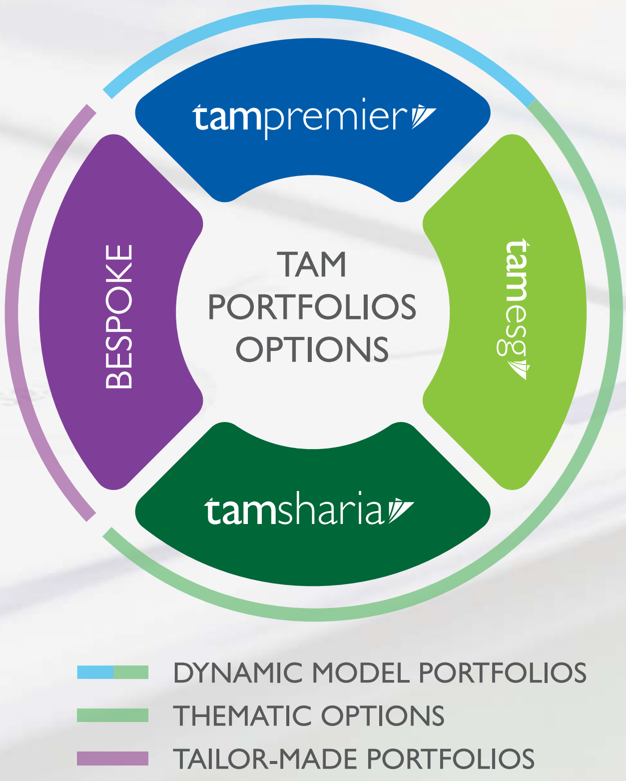
You have the option of many traditional and thematic investment strategies each available in multiple currencies.

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:

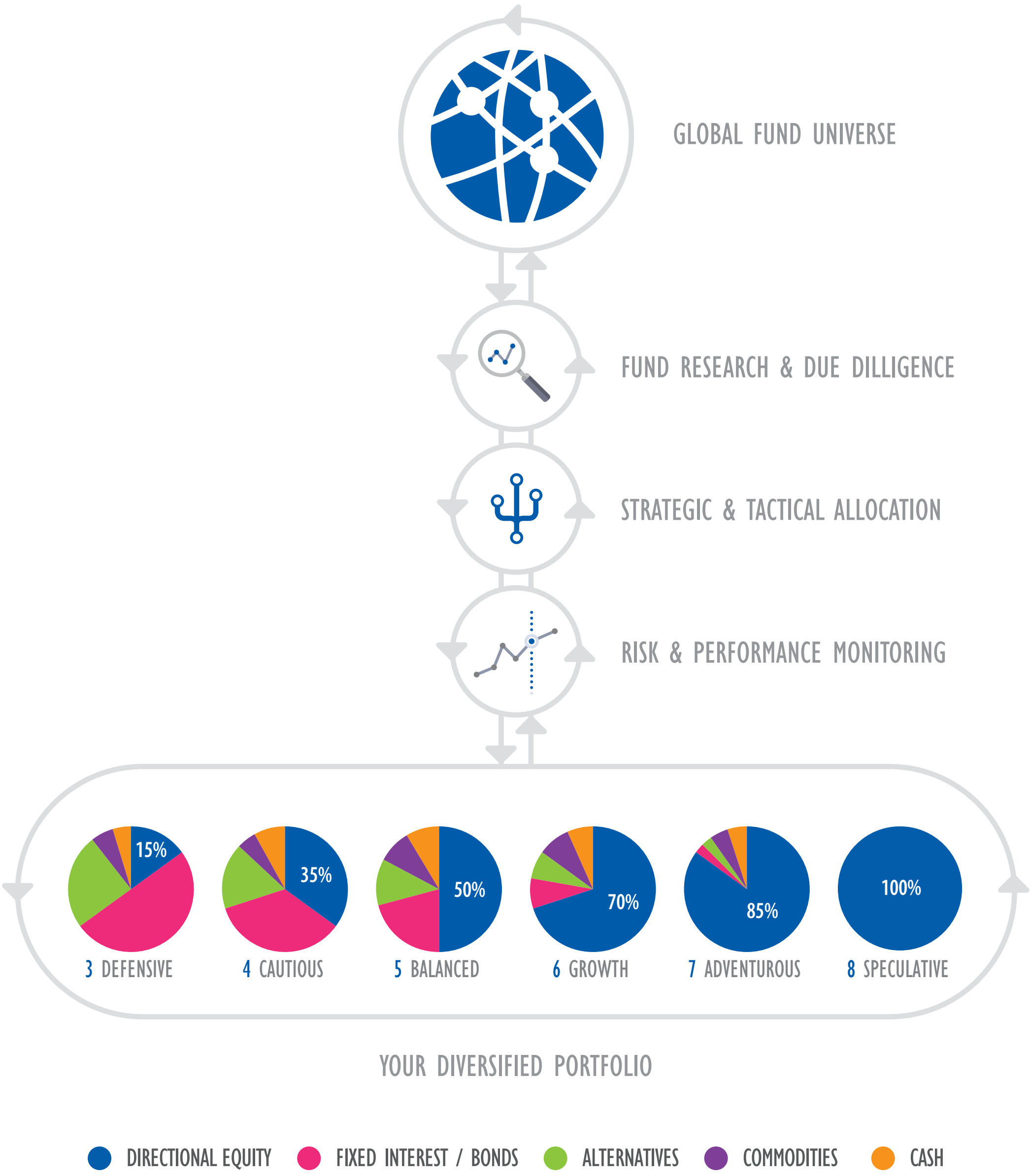
All our model portfolios offer daily liquidity with no lock-in periods or redemption penalties.



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.



HOW SAFE IS MY MONEY?

By partnering with the most respected counterparties, TAM provides 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 TAM's behalf with recognized 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.

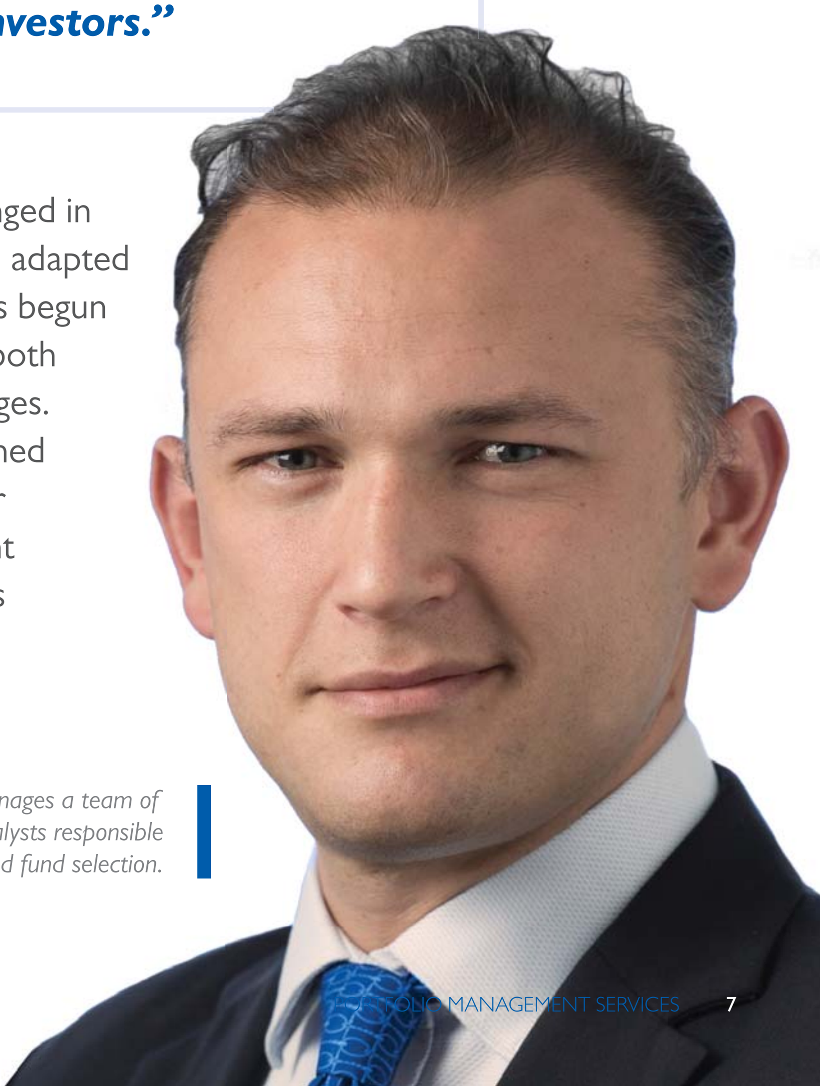
Each TAM office is fully regulated to ensure the highest level of investor protection.

THE REASSURANCE OF A DEDICATED INVESTMENT TEAM MANAGING YOUR PORTFOLIO

We have brought together a team of highly regarded investment professionals and research analysts to manage every aspect of your investment. Our team is always available to answer any questions you may have.

> ***"It's clear we are no longer in a market which just wants to go up and up, much to the dismay of passive investors."***

The market environment has clearly changed in 2022 and it is key to have anticipated and adapted to unfolding events. Just as world markets begun to emerge from the pandemic they face both geopolitical and macro-economic challenges. It is crucial that we have a team of seasoned investment managers that can adjust your asset allocation and underlying investment mix to ensure that your portfolio remains aligned to your objectives.



*Our CIO **JAMES PENNY**, manages a team of investment managers and analysts responsible for macro-economic research and fund selection.*

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.

Our 15-year performance track record demonstrates how we 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 proport.

Since the launch of our Premier range of model portfolios we 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	2 Low	3 Low/Medium	4 Medium	5 Medium/High	6 High	7 Very High
Portfolio Return						
3 Year	9.75%	17.61%	22.90%	28.22%	27.37%	31.62%
5 Year	14.33%	24.79%	29.26%	34.57%	33.00%	39.15%
10 Year	45.70%	70.84%	84.83%	111.28%	103.56%	N/A
Since Inception	53.65%	85.72%	103.66%	135.26%	123.99%	74.98%
Annualised Return	3.83%	5.14%	6.74%	8.01%	6.85%	11.42%
Volatility	3.78%	4.69%	5.47%	8.09%	9.76%	7.45%
	2 defaqto RISK RATING VERY CAUTIOUS	3 defaqto RISK RATING CAUTIOUS	4 defaqto RISK RATING CAUTIOUS BALANCED	5 defaqto RISK RATING BALANCED	6 defaqto RISK RATING BALANCED GROWTH	7 defaqto RISK RATING GROWTH

Source: TAM Asset Management International Ltd. Average TAM Premier GBP model portfolio return from 01/01/08 to 31/03/2022 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, compressive 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, all the investment we make are low-cost investments normally reserved for institutional investors to 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:

- INDIVIDUAL TRUST ACCOUNTS
- FOUNDATIONS
- OFFSHORE BOND ACCOUNTS
- LIFE INSURANCE PRODUCTS
- SELF-MANAGED PERSONAL PENSIONS
- QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME (QROPS)
- QUALIFYING NON-UK PENSION SCHEME (QNUPS)

ETHICALLY MINDED INVESTMENT

In addition to our more traditional investment portfolios, we allow you to align your investment with your own ethical, environmental and religious beliefs.

Since 2014 we have made it easy to access portfolios with the consideration of environmental, social and governance (ESG) factors at their core.

PIONEER IN CHARITABLE GIVING

DONATIONS

£188355

Thank you to all those who supported our "You Give, We Give" initiative. It has so far donated over £188,355 to a number of worthwhile charities.

ASSET
MANAGEMENT
INTERNATIONAL

TAM ASSET MANAGEMENT INTERNATIONAL LIMITED
Nexteracom Tower I | Ebene | 72201 | Mauritius
+230 454 6400 | info@tamint.com

FOR FURTHER INFORMATION PLEASE VISIT
WWW.TAMINT.COM

JOIN US ON

FOR UK-BASED CLIENTS
TAM ASSET MANAGEMENT LTD
City Tower, 40 Basinghall Street, London, EC2V 5DE, United Kingdom
+44 (0) 207 549 7650 | admin@tamassetmanagement.com

FOR EUROPEAN-BASED CLIENTS
TAM EUROPE ASSET MANAGEMENT
Unit C.2.5 Port Adriano, Urbanización El Toro, s/n 07180 Calvià Mallorca, Spain
+34 871 183 840 | info@tameurope.com