

WHY TAM INCOME?

Our range of actively managed risk-graded portfolios has been designed for investors with income-oriented objectives, and which currently target a yield of 5% per annum*.

The multi-asset nature of the portfolios helps to deliver a diverse range of higher-yielding asset classes focused on delivering both natural income and portfolio growth opportunities, whilst managing this within a tightly controlled risk and volatility framework.

**Subject to fluctuations depending on rates and market movements.*



WHAT ARE THE BENEFITS?



Income-focused

Income and growth are dual portfolio objectives, often sought by identifying opportunities across different markets and regions.



Risk-aware

A focus on helping to mitigate downside risk potential to preserve your capital.



Actively managed

An award-winning investment team with over 16 years' active management experience.



Dynamic

An unconstrained global investment approach to adapt to changing markets by investing across the entire fund universe.

WHAT PORTFOLIOS ARE AVAILABLE?

The Income range is available across the entire risk spectrum, providing you with five risk-graded model portfolio choices from Defensive (lower-risk bond-based investment returns), to Adventurous (higher-risk stock-based investment returns), and is available both directly from TAM and via a growing range of third-party platforms, including: 7IM, Abrdn, Aviva, Fidelity, M&G Wealth, Morningstar, Novia Global, Nucleus, Quilter, Scottish Widows, and Transact.

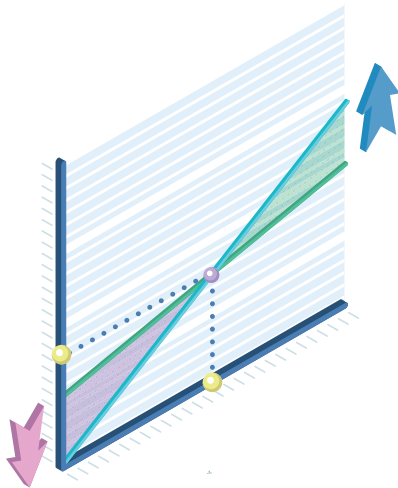
We have built strong relationships with these platforms, providing us with investment flexibility to facilitate the speedy onboarding and management of your portfolio. This enables us to provide you with an income range which is actively managed to benefit from market rallies, but to also protect your capital in times of market stress. We consistently deliver this active approach, whether investing with us directly or via a platform.



WHY DID WE CREATE THE RANGE?

As an alternative to cash

The market has altered, we are entering an environment where interest rates are coming down, which is impacting income from cash deposits at the bank. The Income range has been designed to provide you with a solution for an ever-changing market, aiming to not only deliver that cash-like income stream, but to also keep you invested to benefit from the huge potential of the global stock and bond market.



For a concentrated equity market

The large US mega-cap tech stocks continue to dominate the equity market. The funds in the Income range diversify away from this market concentration, avoiding potentially risky exposure to expensive non-dividend paying stocks. Instead, the Income range focuses on high-quality stocks trading at fantastic prices whilst also paying a healthy dividend, insulated from the potential for a negative correction from those high-flying tech stocks.

That said, the market is starting to consider income more seriously. Returning cash back to shareholders is symbolic of a company reaching maturity, and the US tech market is now starting to pay dividends to clients, which increases the potential for a wider range of income investments in the future.

As a building block for retirement plans

We understand that a decumulation plan is a complex one, but one that is essential for clients in retirement. The market is traditionally geared towards accumulation and volatility, rather than decumulation and income-risk, and as such there are less income-focused offerings which cover the full risk spectrum. This lack of availability can leave decumulation clients invested into options exposed to too much risk in pursuit of income, or too little risk in pursuit of stability.

This was a key driver for creating the Income range. It comprises five model portfolio choices which span the risk spectrum, delivering the same high active share and adopting the same risk-conscious approach as its 16-year Active counterpart. This ensures that during times of market stress, we can actively manage your allocation and risk to defend your capital and protect that all-important draw-down ability, whilst also delivering long-term compounded investment returns.



ASSET
MANAGEMENT

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