

OBJECTIVE

This active Sharia portfolio comprises Sharia-compliant investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are Sharia equities, Sukuk bonds, Sharia approved commodities and cash.

Sharia Cautious seeks to generate modest capital growth higher than bond-based returns over the short to medium term (3 to 5 years or more) by employing a more cautious investment strategy than Sharia Balanced. The portfolio will have a modest approach to equity exposure - typically comprising 30% equity and 70% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

TAM RISK RATING: **LOW TO MEDIUM**

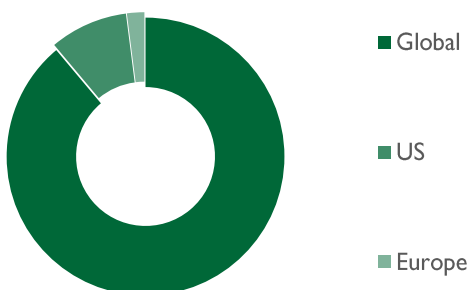


PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
1.06	5.96	23.81	59.55	
Calendar Year Returns %			Annualised %	
2021	2022	2023 YTD	Return	Volatility
7.28	(2.52)	2.04	5.13	5.80

All performance figures are net of TAM's investment management fee.

REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

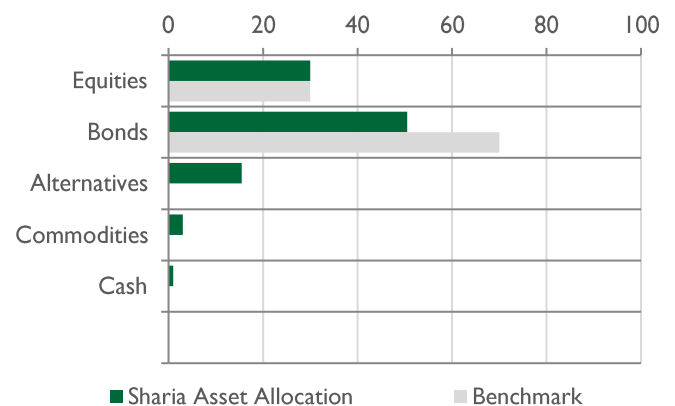
Portfolio Benchmark	30% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 70% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	3 to 5 Years +

Charges¹

Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Underlying Fund Charge	1.06%

¹VAT will be added where applicable.

ASSET ALLOCATION %



TOP 5 HOLDINGS

1. Franklin Templeton Global Sukuk Fund	18.00%
2. Principal Islamic Global Multi-Asset Fund	15.50%
3. Principal Global Sukuk Fund	12.50%
4. Waystone Emirates Global Sukuk Fund	12.50%
5. iShares MSCI USA Islamic ETF	9.00%
Top 5 holdings as % of whole portfolio	67.50%
Total number of holdings	11