

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 Defensive seeks to generate modest returns higher than cash in the bank over the short to medium term (3 to 5 years or more) with potential for consistent though constrained capital growth. The portfolio has a more defensive approach to equity exposure compared to Sharia Cautious - typically comprising 10% equity and 90% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

TAM RISK RATING: **LOW**



PERFORMANCE

Cumulative Return %			
1 Year	3 Year	5 Year	Inception
1.50	6.15	21.43	38.83

Calendar Year Returns %			Annualised %	
2021	2022	2023 YTD	Return	Volatility
3.93	0.63	1.50	4.45	5.82

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

REGIONAL EXPOSURE %



■ Global

PORTFOLIO INFORMATION

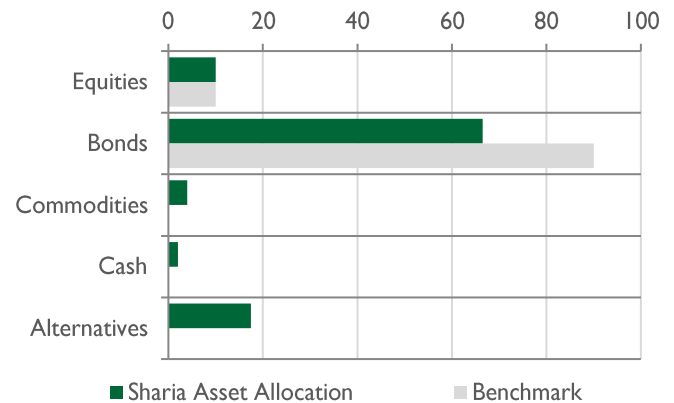
Portfolio Benchmark	10% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 90% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	3 to 5 Years +

Charges¹

Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Underlying Fund Charge	1.16%

¹VAT will be added where applicable.

ASSET ALLOCATION %



TOP 5 HOLDINGS

1. Franklin Templeton Global Sukuk Fund	22.00%
2. Principal Islamic Global Multi-Asset Fund	17.50%
3. Principal Global Sukuk Fund	15.50%
4. Waystone Emirates Global Sukuk Fund	15.00%
5. HSBC Global Sukuk Index	14.00%
Top 5 holdings as % of whole portfolio	84.00%
Total number of holdings	9