

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

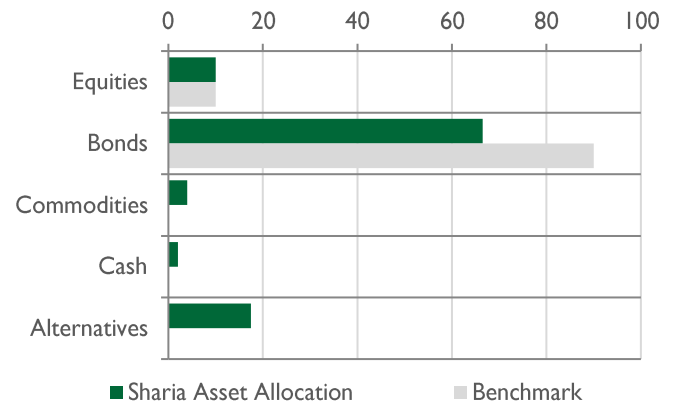
Portfolio Benchmark	10% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 90% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	3 to 5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

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**

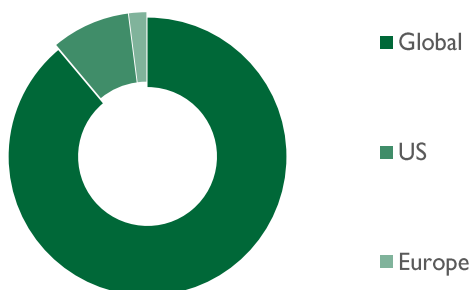


PERFORMANCE

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

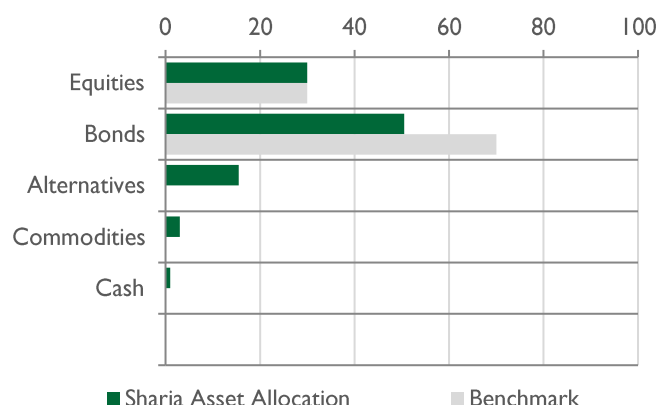
Portfolio Benchmark	30% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 70% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	3 to 5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

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 Balanced seeks to generate capital growth over the medium term (5 years or more), with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sharia Growth - typically comprising 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

TAM RISK RATING: MEDIUM



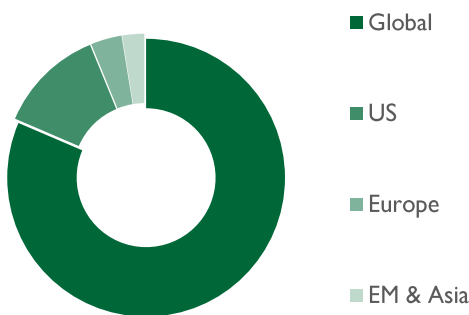
PERFORMANCE

Cumulative Return %			
1 Year	3 Year	5 Year	Inception
4.57	10.67	30.49	78.58

Calendar Year Returns %		Annualised %		
2021	2022	2023 YTD	Return	Volatility
10.48	(4.59)	4.67	6.55	6.69

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

REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

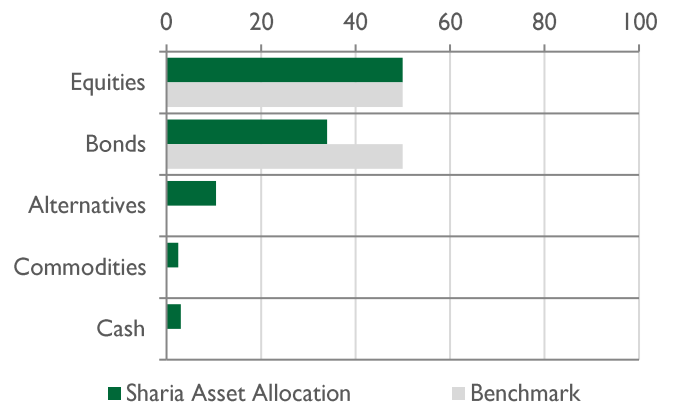
Portfolio Benchmark	50% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 50% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	5 Years +

Charges¹

Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.89%

¹VAT will be added where applicable.

ASSET ALLOCATION %



TOP 5 HOLDINGS

1. Franklin Templeton Global Sukuk Fund	12.50%
2. iShares MSCI USA Islamic ETF	12.00%
3. Principal Islamic Global Multi-Asset Fund	10.50%
4. iShares MSCI World Islamic ETF	10.00%
5. Waystone Emirates Global Sukuk Fund	9.00%
Top 5 holdings as % of whole portfolio	54.00%
Total number of holdings	13

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 Growth seeks to generate higher capital growth over the medium to long-term (5 to 7 years or more), by employing a more dynamic investment strategy. The portfolio will have a higher exposure to equities compare to Sharia Balanced - typically comprising 70% equity and 30% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

TAM RISK RATING: MEDIUM TO HIGH

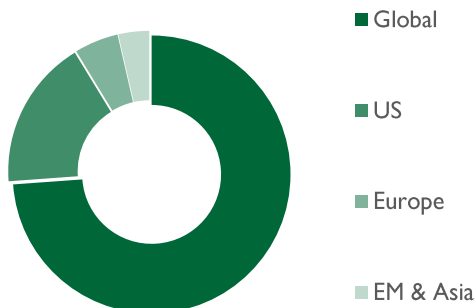


PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
12.37	19.43	52.48	114.87	
Calendar Year Returns %			Annualised %	
2021	2022	2023 YTD	Return	Volatility
14.58	(7.24)	12.37	8.07	8.04

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

REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

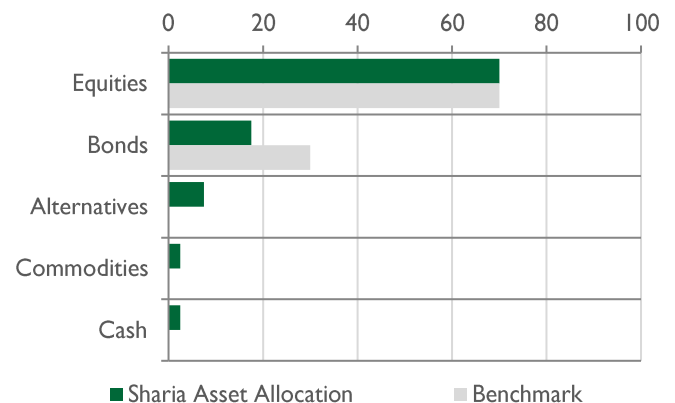
Portfolio Benchmark	70% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 30% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 April 2014
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizon	5 to 7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

Charges¹

Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.77%

¹VAT will be added where applicable.

ASSET ALLOCATION %



TOP 5 HOLDINGS

1. iShares MSCI USA Islamic ETF	17.00%
2. iShares MSCI World Islamic ETF	15.50%
3. Schroder Islamic Global Equity Fund	10.00%
4. Invesco Perpetual Dow Jones Islamic Global Developed Markets ETF	9.00%
5. Saturna HanETF Al Kawthar Global Equity ETF	7.50%
Top 5 holdings as % of whole portfolio	59.00%
Total number of holdings	13

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 Adventurous seeks to generate strong capital growth over the long-term (7 years or more) and can experience frequent and higher levels of volatility than Sharia Growth. The portfolio will have a large exposure to equities - typically comprising 90% equity and 10% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

TAM RISK RATING: HIGH



PORTFOLIO INFORMATION

Portfolio Benchmark	90% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 10% 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	7 Years +

Charges¹

Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.65%

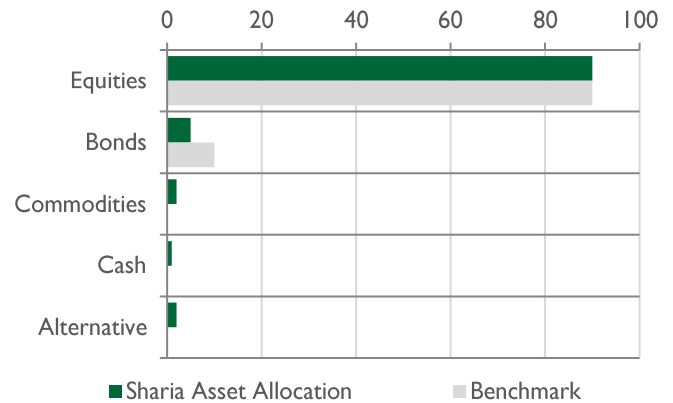
¹VAT will be added where applicable.

PERFORMANCE

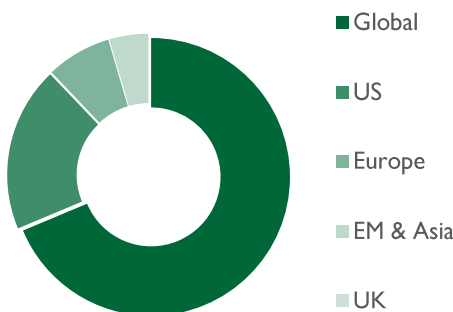
Cumulative Return %				
1 Year	3 Year	5 Year	Inception	
15.28	23.13	60.84	66.47	
Calendar Year Returns %			Annualised %	
2021	2022	2023 YTD	Return	Volatility
17.09	(8.78)	15.28	7.75	9.94

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

ASSET ALLOCATION %



REGIONAL EXPOSURE %



TOP 5 HOLDINGS

1. iShares MSCI USA Islamic ETF	19.50%
2. iShares MSCI World Islamic ETF	19.00%
3. Invesco Perpetual Dow Jones Islamic Global Developed Markets ETF	12.50%
4. Schroder Islamic Global Equity Fund	12.50%
5. Saturna HanETF Al Kawthar Global Equity ETF	9.50%
Top 5 holdings as % of whole portfolio	73.00%
Total number of holdings	11