# DEFENSIVE (LOW RISK) EUR MODEL PORTFOLIO

#### tamy | sustainable world

## QUARTERLY FACTSHEET

### **OBJECTIVE**

This portfolio comprises sustainable 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 equities, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification.

Sustainable World 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 Sustainable World Cautious - typically comprising 10% equity and 90% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

#### **RISK RATINGS**

TAM RISK RATING: LOW

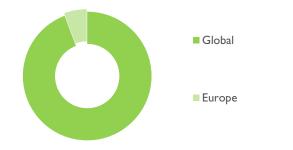


### PERFORMANCE

Cumulative Returns %									
l Year		3 Year		5 Year		Inception			
3.78		(4.36)		10.26			8.29		
Calendar Year Returns % Annualised %									
2021	2	2022	2023 YTD		Return		Volatility		
4.43	(1	1.04)	3.3	78	0.93		4.97		

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

### **REGIONAL EXPOSURE %**



### **PORTFOLIO INFORMATION**

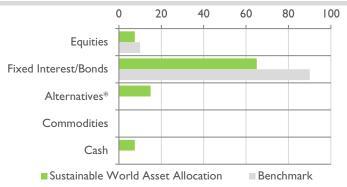
Portfolio Benchmark	<ul> <li>10% Bloomberg Developed Market Large</li> <li>&amp; Mid Cap Total Return Index EUR</li> <li>90% Bloomberg Barclays Global</li> <li>Aggregate Bond Index EUR</li> </ul>
Inception Date	01 July 2013
Minimum Investment	GBP/EUR 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Suggested Investment Horizo	n 3 to 5 Years +

#### Charges

Annual Management Charge (p.a.)	0.35%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.52%

<sup>1</sup>VAT will be added where applicable.

### **ASSET ALLOCATION %**



\*Absolute return, multi-asset and property may all feature within the alternatives classification.

### **TOP 5 HOLDINGS**

Total number of holdings		8
То	75.00%	
5.	T.Rowe Price Global Impact Credit Fund	10.00%
4.	BNY Mellon Sustainable Real Return Fund	15.00%
3.	Rathbone Ethical Bond	15.00%
2.	Pictet Climate Government Bonds Fund	17.50%
١.	Wellington Management Global Impact Bond Fund	17.50%

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