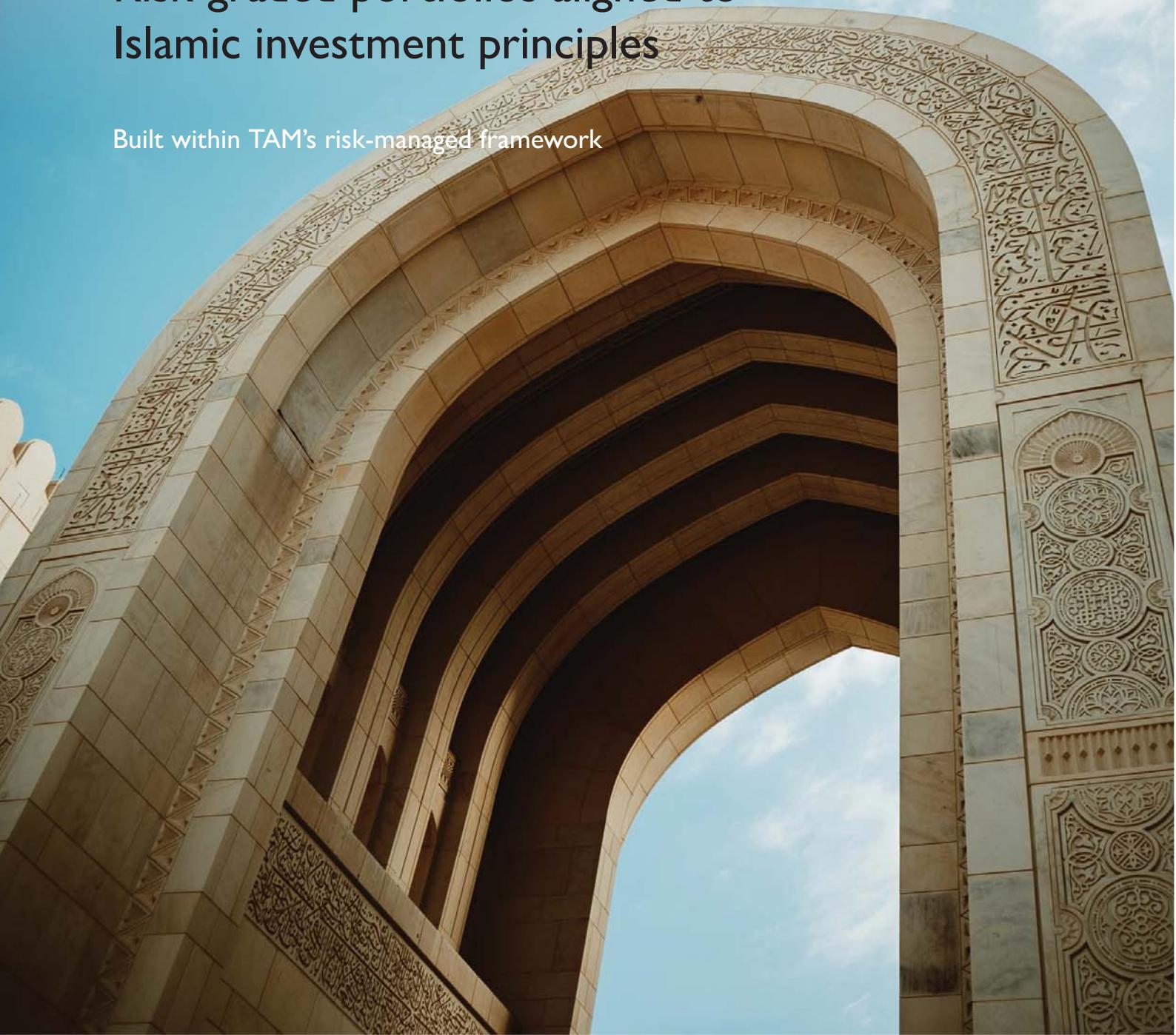


TAM SHARIA-COMPLIANT MODEL PORTFOLIO SERVICE

Risk-graded portfolios aligned to
Islamic investment principles

Built within TAM's risk-managed framework



WHY TAM SHARIA

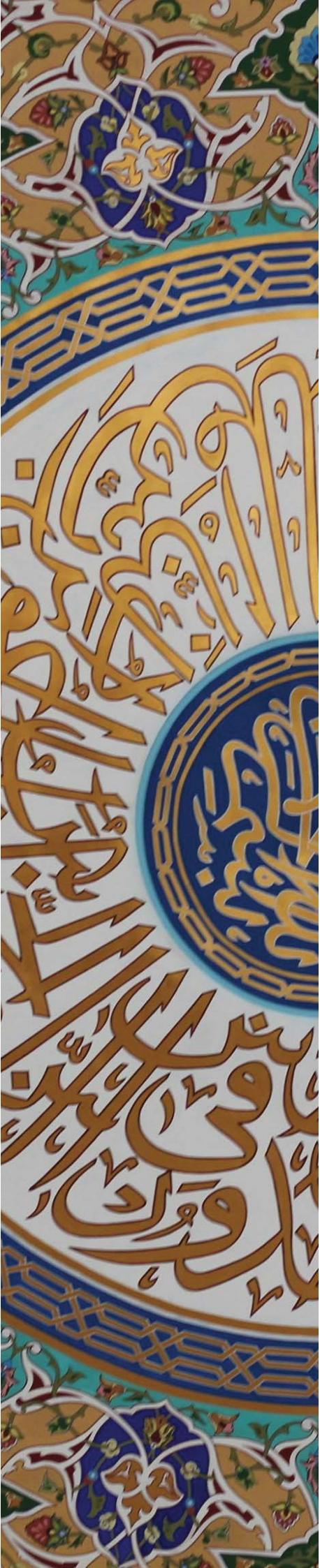
A disciplined approach within Sharia constraints.

TAM Sharia-Compliant Model Portfolios are designed for clients who wish to invest in line with Islamic principles, while benefiting from a professionally managed, risk-graded portfolio framework.

The portfolios apply the same investment discipline used across TAM's wider model portfolio services, adapted to meet the requirements of Sharia compliance.

They are offered to support advisers whose clients require Sharia-compliant solutions, while maintaining consistency with TAM's broader approach to portfolio construction, risk management, and governance.

This ensures advisers can meet specific client requirements without introducing unnecessary complexity or operational disruption.





INVESTMENT PRINCIPLES & CONSTRAINTS

Sharia-compliant investing is governed by a set of principles that shape the construction and management of portfolios.

Key considerations include:

- Avoidance of interest-based instruments
- Exclusion of prohibited activities and sectors
- Emphasis on asset-backed and permissible structures
- Ongoing monitoring to ensure continued compliance

These principles significantly reduce the available investment universe when compared with unconstrained portfolios. As a result, Sharia-compliant portfolios may exhibit different characteristics in terms of diversification, concentration, and volatility.

These constraints are recognised explicitly within the portfolio design and risk management process.

HOW THE PORTFOLIOS ARE CONSTRUCTED

TAM Sharia-Compliant portfolios are constructed using a global, multi-asset approach within the constraints of Islamic investment principles.

The investment process focuses on:



Risk-graded portfolios aligned to client risk profiles



Diversification across regions and asset classes where permissible



Investment through Sharia-compliant equities, sukuk, and approved instruments



Ongoing monitoring and oversight by TAM's investment team

Portfolio construction prioritises risk alignment and discipline over maximising opportunity. Where constraints limit diversification, this is managed through careful asset selection and portfolio oversight.

MANAGING RISK WITHIN SHARIA CONSTRAINTS

Risk management is central to TAM's approach and is applied consistently across all model portfolio services.

Within the Sharia-compliant range:

- Portfolios are aligned to defined risk profiles
- Risk is assessed at portfolio level rather than individual holding level
- Concentration and liquidity are monitored closely
- Adjustments are made when required to maintain alignment with the stated risk profile

While the scope for tactical flexibility is more limited than in unconstrained portfolios, risk is managed proactively within the available parameters.

SHARIA-COMPLIANT MODEL PORTFOLIOS

Risk-graded portfolios aligned to client risk profiles.

	RISK PROFILE	NEUTRAL EQUITY	OBJECTIVE
Defensive 20	Defensive	20%	Capital preservation with limited growth
Cautious 40	Cautious	40%	Conservative growth within Sharia constraints
Balanced 60	Balanced	60%	Balanced long-term growth
Growth 80	Growth	80%	Higher growth within a Sharia-compliant universe

Due to Sharia constraints, diversification may be more limited than in unconstrained portfolios. Risk levels are managed within these constraints and aligned to the stated risk profile.

Governance and oversight

Sharia compliance is supported through the selection of funds that adhere to recognised Islamic investment standards and governance arrangements.

TAM conducts due diligence on underlying managers to ensure that Sharia principles are embedded within their investment process, including screening, ongoing compliance, and oversight.

Portfolios are reviewed regularly to ensure continued alignment with both Sharia requirements and the stated risk profile.

How advisers typically use TAM Sharia portfolios

TAM Sharia-Compliant portfolios are commonly used:

- Where clients require investments aligned to Islamic principles
- As part of a broader financial planning solution
- Alongside TAM's other model portfolio services for family groups with differing requirements

The portfolios integrate operationally within the same infrastructure as TAM's wider offering.

Practical information

- Available in GBP, USD, and EUR
- Minimum investment of £7,500 or currency equivalent
- Daily dealing and full transparency
- Custody provided by Pershing, a BNY Mellon company
- Available via pension, trust, and life assurance structures where supported

Important information

TAM Sharia-Compliant Model Portfolios are discretionary portfolios. The value of investments can fall as well as rise, and returns are not guaranteed. Due to the constraints of Sharia compliance, diversification may be more limited than in unconstrained portfolios. Past performance is not a reliable indicator of future results.



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