

DEFENSIVE PORTFOLIO

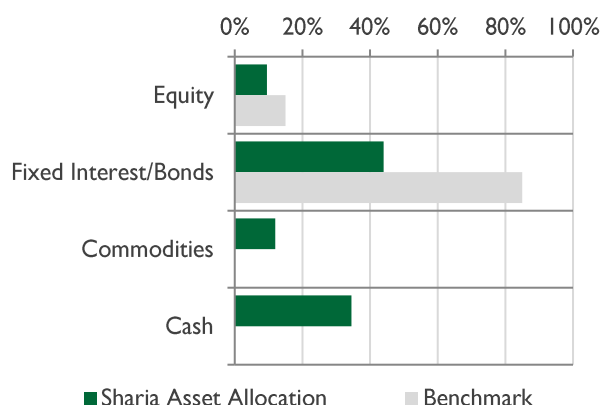
Quarterly Factsheet – 30th September 2022

OBJECTIVE

This active Sharia portfolio comprises of 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 government bonds, corporate bonds, commodities, alternatives and cash. Absolute return, property and multi-asset may all feature within the alternative's classification.

Sharia Defensive seeks to generate modest returns higher than cash in the bank over the medium term with potential for consistent though constrained capital growth. The portfolio has a more defensive approach to equity exposure compared to Sharia Cautious - typically comprising of 15% equity and 85% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT ASSET ALLOCATION



GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	15% FTSE All-Share Index 85% Cash (1M Libor)
Inception Date	1 st April 2014
Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Underlying Fund TER	0.59%
Suggested Investment Horizon	3 to 5 Years

TAM RISK RATING: LOW



PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
4.08%	9.99%	27.02%	41.23%

Calendar Year Returns			Annualised	
2020	2021	2022 YTD	Return	Volatility
6.16%	3.93%	2.95%	5.64%	6.09%

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

CURRENT TOP 5 HOLDINGS

Franklin Global Sukuk Fund	Fixed Interest/Bonds	22.00%
Emirates Global Sukuk Fund	Fixed Interest/Bonds	22.00%
Wisdom Tree Physical Gold ETF	Commodities	12.00%
Schroder Islamic Global Equity Fund	Equity	5.00%
HSBC Islamic Global Equity	Equity	2.50%

Top 5 Holdings as % of whole portfolio **63.50%**

Total number of holdings **6**

CAUTIOUS PORTFOLIO

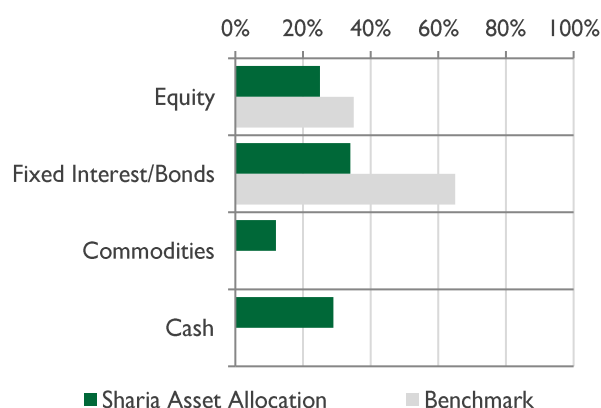
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OBJECTIVE

This active Sharia portfolio comprises of 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 government bonds, corporate bonds, commodities, alternatives and cash. Absolute return, property and multi-asset may all feature within the alternatives classification.

Sharia Cautious seeks to generate modest capital growth higher than bond-based returns over the short to medium term by employing a more cautious investment strategy than Sharia Balanced. The portfolio will have a modest approach to equity exposure - typically comprising of 35% equity and 65% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

CURRENT ASSET ALLOCATION



GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	35% FTSE All-Share Index 65% Cash (1M Libor)
Inception Date	1 st April 2014
Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Underlying Fund TER	0.54%
Suggested Investment Horizon	3 to 5 Years

TAM RISK RATING: LOW TO MEDIUM



PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
1.26%	11.28%	28.30%	57.88%

Calendar Year Returns			Annualised	
2020	2021	2022 YTD	Return	Volatility
7.71%	7.28%	(1.56%)	5.63%	6.05%

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

CURRENT TOP 5 HOLDINGS

Franklin Templeton Global Sukuk Fund	Fixed Interest/Bonds	17.00%
Emirates Global Sukuk Fund	Fixed Interest/Bonds	17.00%
WisdomTree Physical Gold ETF	Commodities	8.00%
iShares MSCI World Islamic ETF	Equity	7.50%
Schroder Islamic Global ETF	Equity	7.50%
Top 5 Holdings as % of whole portfolio		57.00%
Total number of holdings		9

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BALANCED PORTFOLIO



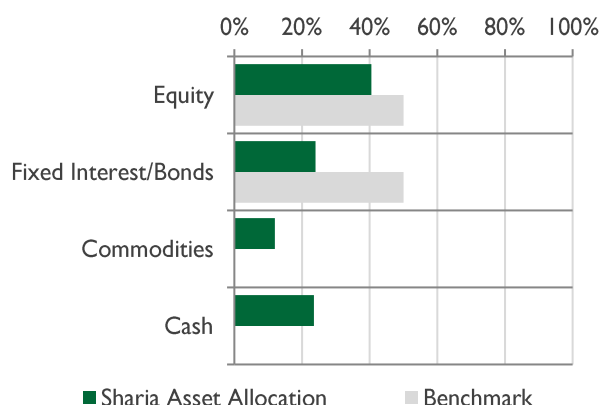
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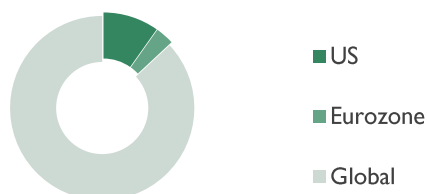
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Sharia Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sharia Growth - typically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

CURRENT ASSET ALLOCATION



GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All-Share Index 50% Cash (1M Libor)
Inception Date	1 st April 2014
Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Underlying Fund TER	0.54%
Suggested Investment Horizon	3 to 5 Years

TAM RISK RATING: MEDIUM



PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
(0.45%)	14.58%	33.35%	70.77%

Calendar Year Returns			Annualised	
2020	2021	2022 YTD	Return	Volatility
10.17%	10.48%	(4.50%)	6.80%	6.99%

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

CURRENT TOP 5 HOLDINGS

Franklin Templeton Global Sukuk Fund	Fixed Interest/Bonds	12.00%
Emirates Global Sukuk Fund	Fixed Interest/Bonds	12.00%
iShares MSCI World Islamic ETF	Equity	10.00%
Schroder Islamic Global ETF	Equity	10.00%
iShares MSCI USA Islamic ETF	Equity	7.50%
Top 5 Holdings as % of whole portfolio		51.50%
Total number of holdings		10

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GROWTH PORTFOLIO

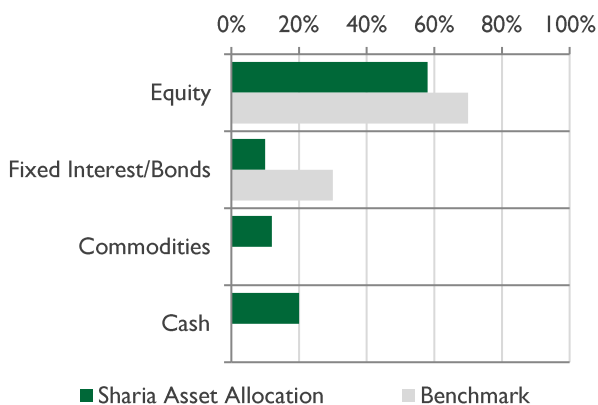
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Sharia Growth seeks to generate higher capital growth over the medium to long-term by employing a more dynamic investment strategy. The portfolio will have a higher exposure to equities compare to Sharia Balanced - typically comprising of 70% equity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

CURRENT ASSET ALLOCATION



GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	70% FTSE All-Share Index 30% Cash (1M Libor)
Inception Date	1 st April 2014
Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Underlying Fund TER	0.50%
Suggested Investment Horizon	5 to 7 Years

TAM RISK RATING: MEDIUM TO HIGH



PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
(2.76%)	16.36%	36.59%	92.11%

Calendar Year Returns			Annualised	
2020	2021	2022 YTD	Return	Volatility
10.84%	14.58%	(8.15%)	7.88%	8.27%

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

CURRENT TOP 5 HOLDINGS

Schroder Islamic Global Equity Fund	Equity	15.00%
iShares MSCI World Islamic ETF	Equity	12.50%
HSBC Islamic Global Equity Index Fund	Equity	11.00%
iShares MSCI USA Islamic ETF	Equity	10.00%
WisdomTree Physical Gold GBP	Equity	6.00%

Top 5 Holdings as % of whole portfolio	54.50%
Total number of holdings	10

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ADVENTUROUS PORTFOLIO

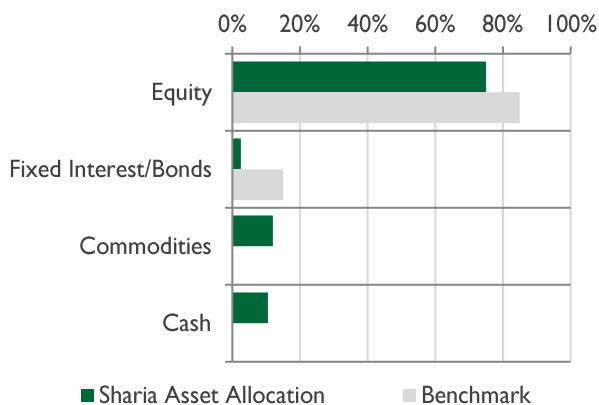
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OBJECTIVE

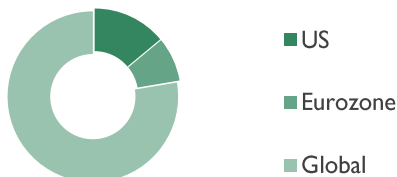
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Sharia Adventurous seeks to generate strong capital growth over the longer term and can experience frequent and higher levels of volatility than Sharia Growth. The portfolio will have a large exposure to equities - typically comprising of 85% equity and 15% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

CURRENT ASSET ALLOCATION



GEOGRAPHICAL EXPOSURE



PORTFOLIO INFORMATION

Portfolio Benchmark	85% FTSE All-Share Index 15% Cash (1M Libor)
Inception Date	1 st April 2014
Annual Management Charge (p.a.)	0.50%
TAM Platform Fee	0.25%
Minimum Investment	USD/GBP 7,500
Accessibility	Direct, QROPS, QNUPS, SIPP, Life Wrap, Trust
Underlying Fund TER	0.52%
Suggested Investment Horizon	7 to 10 Years

TAM RISK RATING: HIGH



PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
(4.28%)	17.81%	38.08%	42.63%

Calendar Year Returns			Annualised	
2020	2021	2022 YTD	Return	Volatility
11.63%	17.09%	(10.50%)	6.52%	10.33%

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

CURRENT TOP 5 HOLDINGS

iShares MSCI World Islamic ETF	Equity	17.50%
Schroder Islamic Global Equity Fund	Equity	17.50%
HSBC Islamic Global Equity Index Fund	Equity	15.00%
iShares MSCI USA Islamic ETF	Equity	12.50%
Comgest Growth Europe Shariah Fund	Equity	7.50%

Top 5 Holdings as % of whole portfolio **70.00%**

Total number of holdings **9**