DEFENSIVE GBP MODEL PORTFOLIO

tamsharia

QUARTERLY FACTSHEET

31st MARCH 2025

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** 3

PORTFOLIO INFORMATION

Portfolio Benchmark	Bloomberg Global EQ:FI 10:90
Inception Date	12 May 2016
Minimum Investment	GBP 7,500
Accessibility	Direct, Pension, Life Wrap, Trust
Suggested Investment Horizon	3 to 5 Years +
Underlying Fund Charge	0.74%

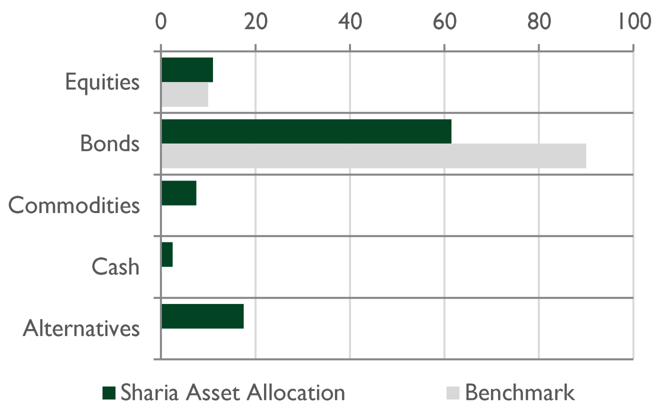
PERFORMANCE

Cumulative Return %			
1 Year	3 Year	5 Year	Inception
3.56	8.89	19.91	46.94

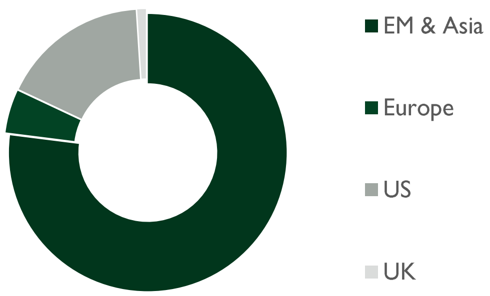
Calendar Year Returns %			Annualised %	
2023	2024	2025 YTD	Return	Volatility
1.50	7.76	(1.54)	4.42	5.71

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

ASSET ALLOCATION %



REGIONAL EXPOSURE %



TOP 5 HOLDINGS

1.	HSBC Global Sukuk Index	20.00%
2.	Franklin Templeton Global Sukuk Fund	19.00%
3.	Waystone Emirates Global Sukuk Fund	12.50%
4.	HSBC Shariah Multi-Asset Fund	10.00%
5.	Principal Islamic Global Multi-Asset Fund	10.00%
Top 5 holdings as % of whole portfolio		**71.50%**
Total number of holdings		**9**

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