

DEFENSIVE (LOW RISK) EUR MODEL PORTFOLIO

QUARTERLY FACTSHEET

31ST MARCH 2025

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**

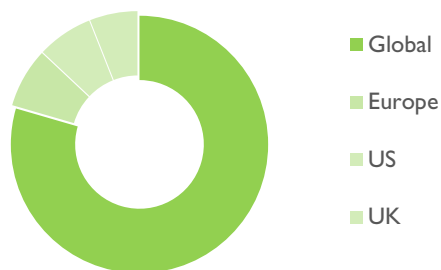
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PERFORMANCE

Cumulative Returns %				
1 Year	3 Year	5 Year	Inception	
1.66	(1.62)	8.43	10.46	
Calendar Year Returns %			Annualised %	
2023	2024	2025 YTD	Return	Volatility
3.79	3.48	(0.89)	1.02	4.76

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

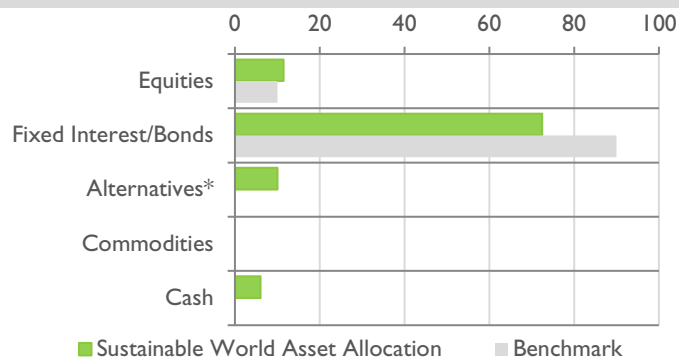
REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

Portfolio Benchmark	Bloomberg Global EQ:FI 10:90
Inception Date	01 July 2013
Minimum Investment	GBP/EUR 7,500
Accessibility	Direct, Pension, Life Wrap, Trust
Suggested Investment Horizon	3 to 5 Years +
Underlying Fund Charge	0.49%

ASSET ALLOCATION %



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TOP 5 HOLDINGS

1.	Wellington Management Global Impact Bond Fund	17.50%
2.	Pictet Climate Government Bonds Fund	15.00%
3.	Vontobel TF Sustainable Short Dated Bond	12.50%
4.	T. Rowe Price Global Impact Credit Fund	10.00%
5.	Rathbone Ethical Bond Fund	10.00%
Top 5 holdings as % of whole portfolio		65.00%
Total number of holdings		10

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