# DEFENSIVE (LOW RISK) EUR MODEL PORTFOLIO

tam sustainable world

## 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.

## 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% |

## RISK RATINGS

TAM RISK RATING: **LOW** 3

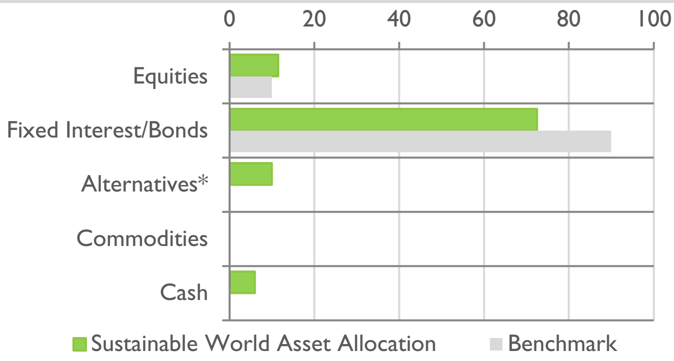
## PERFORMANCE

| 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 |

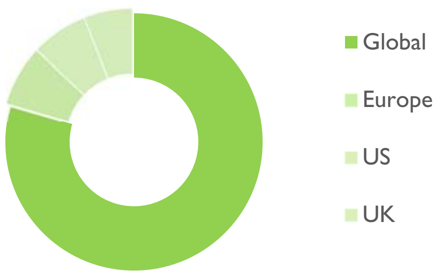
*All performance figures are net of TAM's investment management fee.*

## ASSET ALLOCATION %




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

## REGIONAL EXPOSURE %




## 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** |

**TAM Asset Management International Ltd | Nexteracom Tower 1, Ebene, 72201, Mauritius | +230 454 6400 | www.tamint.com**

# CAUTIOUS (LOW TO MEDIUM RISK) EUR MODEL PORTFOLIO

tam sustainable world

## 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 Cautious seeks to generate modest capital growth higher than bond based returns over the short to medium term (3 to 5 years or more) by employing a more cautious investment strategy than Sustainable World Balanced. The portfolio will have a modest approach to equity exposure - typically comprising 30% equity and 70% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

## RISK RATINGS

TAM RISK RATING: **LOW TO MEDIUM** 4

## PORTFOLIO INFORMATION

| | |
|---|---|
| Portfolio Benchmark | Bloomberg Global EQ:FI 30:70 |
| 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 | 0.56% |

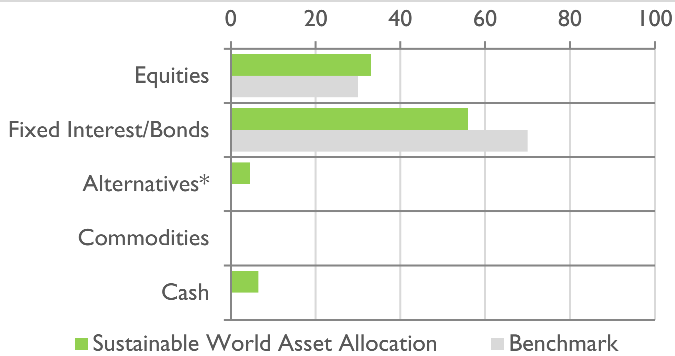
## PERFORMANCE

| Cumulative Returns % | | | |
|---|---|---|---|
| 1 Year | 3 Year | 5 Year | Inception |
| 1.40 | 0.35 | 18.87 | 21.94 |

| Calendar Year Returns % | | | Annualised % | |
|---|---|---|---|---|
| 2023 | 2024 | 2025 YTD | Return | Volatility |
| 6.44 | 4.79 | (1.48) | 2.04 | 6.56 |

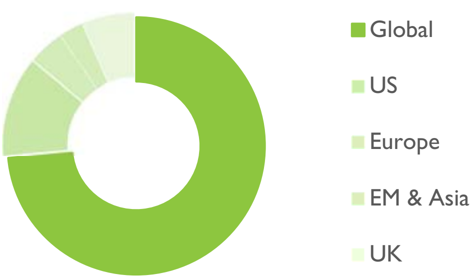
*All performance figures are net of TAM's investment management fee.*

## ASSET ALLOCATION %




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

## REGIONAL EXPOSURE %




## TOP 5 HOLDINGS

| | | |
|---|---|---|
| 1. | Wellington Management Global Impact Bond Fund | 15.00% |
| 2. | Pictet Climate Government Bonds Fund | 12.50% |
| 3. | Vontobel TF Sustainable Short Dated Bond Fund | 10.00% |
| 4. | Nordea Asset Management North American Equity | 8.00% |
| 5. | T. Rowe Price Global Impact Credit Fund | 7.50% |
| **Top 5 holdings as % of whole portfolio** | | **53.00%** |
| **Total number of holdings** | | **14** |

*Financial promotion for professional investors and advisers only. Not to be relied upon by retail investors.*

# BALANCED (MEDIUM RISK) EUR MODEL PORTFOLIO

tam sustainable world

## 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 Balanced seeks to generate capital growth over the medium term (5 years or more), with the aim of riding out short term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sustainable World Growth - typically comprising 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## PORTFOLIO INFORMATION

| | |
|---|---|
| Portfolio Benchmark | Bloomberg Global EQ:FI 50:50 |
| Inception Date | 01 July 2013 |
| Minimum Investment | GBP/EUR 7,500 |
| Accessibility | Direct, Pension, Life Wrap,Trust |
| Suggested Investment Horizon | 5 to 7 Years + |
| Underlying Fund Charge | 0.58% |

## RISK RATINGS

TAM RISK RATING: **MEDIUM** 5

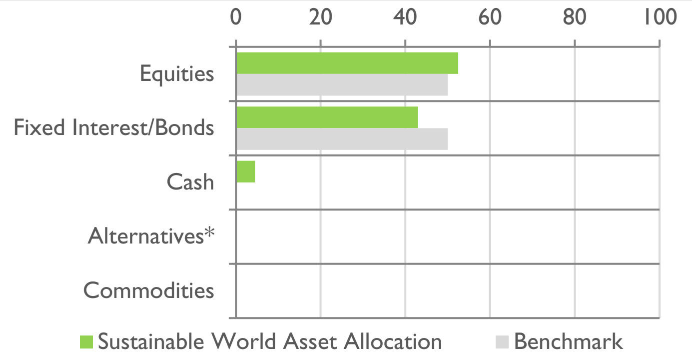
## PERFORMANCE

| Cumulative Returns % | | | |
|---|---|---|---|
| 1 Year | 3 Year | 5 Year | Inception |
| 0.40 | 0.41 | 24.52 | 31.04 |

| Calendar Year Returns % | | | Annualised % | |
|---|---|---|---|---|
| 2023 | 2024 | 2025 YTD | Return | Volatility |
| 7.40 | 6.05 | (2.60) | 2.78 | 8.15 |

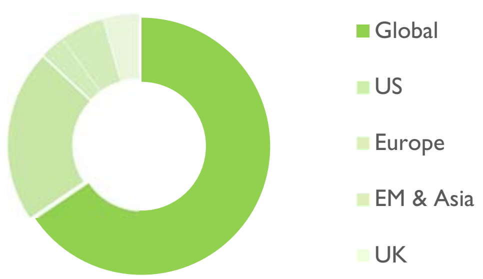
*All performance figures are net of TAM's investment management fee.*

## ASSET ALLOCATION %




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

## REGIONAL EXPOSURE %




## TOP 5 HOLDINGS

| | | |
|---|---|---|
| 1. | Nordea Asset Management North American Fund | 14.00% |
| 2. | Wellington Management Global Impact Bond Fund | 11.50% |
| 3. | Pictet Climate Government Bond Fund | 11.50% |
| 4. | Janus Henderson US Sustainable Equity Fund | 7.50% |
| 5. | Vontobel Sustainable Emerging Markets Fund | 7.50% |
| **Top 5 holdings as % of whole portfolio** | | **52.00%** |
| **Total number of holdings** | | **14** |

# GROWTH (MEDIUM TO HIGH RISK) EUR MODEL PORTFOLIO

tam sustainable world

## 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 Growth seeks to generate higher capital growth over the medium to long-term (5 to 7 years or more) by employing a more dynamic investment strategy. The portfolio will have a higher exposure to equities compare to Sustainable World Balanced - typically comprising 70% equity and 30% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## RISK RATINGS

TAM RISK RATING: **MEDIUM TO HIGH** 6

## PERFORMANCE

| Cumulative Returns % | | | |
|---|---|---|---|
| 1 Year | 3 Year | 5 Year | Inception |
| (0.17) | 1.96 | 34.14 | 43.96 |

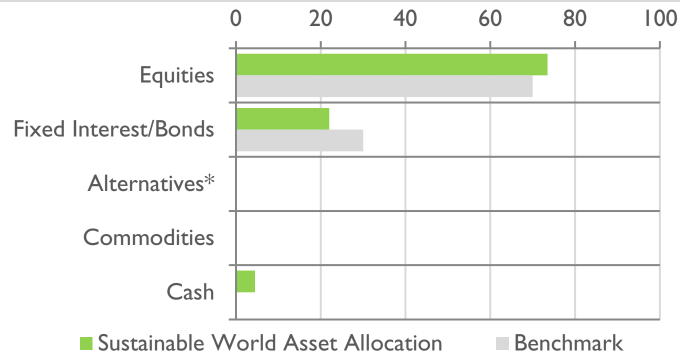
| Calendar Year Returns % | | | Annualised % | |
|---|---|---|---|---|
| 2023 | 2024 | 2025 YTD | Return | Volatility |
| 9.01 | 7.24 | (3.23) | 3.77 | 9.92 |

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

## PORTFOLIO INFORMATION

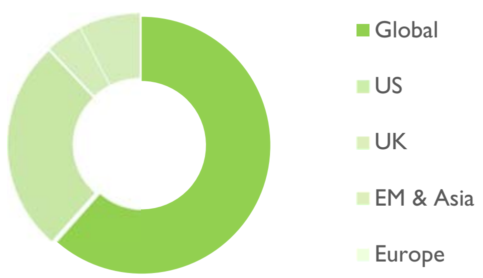
| | |
|---|---|
| Portfolio Benchmark | Bloomberg Global EQ:FI 70:30 |
| Inception Date | 01 July 2013 |
| Minimum Investment | GBP/EUR 7,500 |
| Accessibility | Direct, Pension, Life Wrap, Trust |
| Suggested Investment Horizon | 5 to 7 Years + |
| Underlying Fund Charge | 0.67% |

## ASSET ALLOCATION %




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

## REGIONAL EXPOSURE %




## TOP 5 HOLDINGS

| | | |
|---|---|---|
| 1. | Nordea Asset Management North American Fund | 17.00% |
| 2. | Janus Henderson US Sustainable Equity Fund | 9.50% |
| 3. | Nomura Global Sustainable Equity Fund | 9.50% |
| 4. | Schroder Global Sustainable Value Fund | 9.50% |
| 5. | Regnan Sustainable Water & Waste Fund | 9.00% |
| **Top 5 holdings as % of whole portfolio** | | **54.50%** |
| **Total number of holdings** | | **12** |

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# ADVENTUROUS (HIGH 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 Adventurous seeks to generate strong capital growth over the long-term (7 years or more) and can experience frequent and higher levels of volatility than Sustainable World Growth. The portfolio will have a large exposure to equities - typically comprising 90% equity and 10% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## RISK RATINGS

TAM RISK RATING: **HIGH** 7

## PORTFOLIO INFORMATION

| | |
|---|---|
| Portfolio Benchmark | Bloomberg Global EQ:FI 90:10 |
| Inception Date | 01 July 2013 |
| Minimum Investment | GBP/EUR 7,500 |
| Accessibility | Direct, Pension, Life Wrap, Trust |
| Suggested Investment Horizon | 7 Years + |
| Underlying Fund Charge | 0.75% |

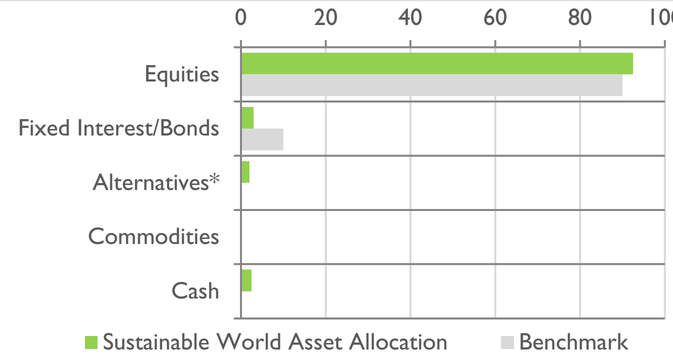
## PERFORMANCE

| Cumulative Returns % | | | |
|---|---|---|---|
| 1 Year | 3 Year | 5 Year | Inception |
| (1.67) | 2.00 | 43.32 | 55.61 |

| Calendar Year Returns % | | | Annualised % | |
|---|---|---|---|---|
| 2023 | 2024 | 2025 YTD | Return | Volatility |
| 11.24 | 7.01 | (3.76) | 4.60 | 11.64 |

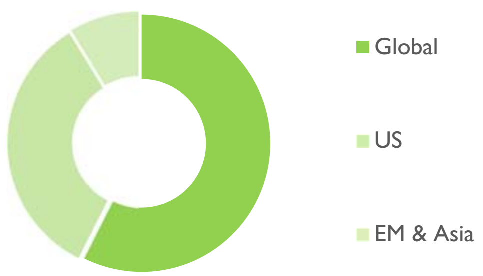
*All performance figures are net of TAM's investment management fee.*

## ASSET ALLOCATION %




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

## REGIONAL EXPOSURE %




## TOP 5 HOLDINGS

| | | |
|---|---|---|
| 1. | Nordea Asset Management North American Fund | 20.50% |
| 2. | Nomura Global Sustainable Equity Fund | 13.00% |
| 3. | Regnan Sustainable Water & Waste Fund | 13.00% |
| 4. | Janus Henderson US Sustainable Equity Fund | 12.50% |
| 5. | Schroder Global Sustainable Value Fund | 11.50% |
| **Top 5 holdings as % of whole portfolio** | | **70.50%** |
| **Total number of holdings** | | **10** |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