

## OBJECTIVE

This active ESG portfolio comprises of socially responsible 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.

ESG 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 ESG 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.

## RATINGS AND AWARDS

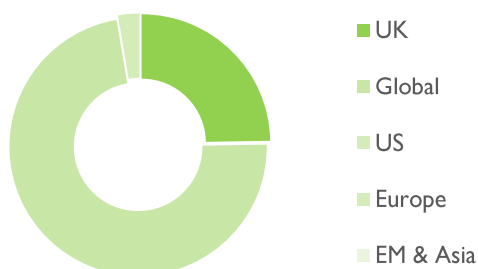


## PERFORMANCE

Cumulative Returns %				
1 Year	3 Year	5 Year	Inception	
-7.99	1.60	6.16	29.95	
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.69	4.34	-10.13	2.98	5.93

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

## REGIONAL EXPOSURE



## PORTFOLIO INFORMATION

Portfolio Benchmark	17.5% FTSE All Share 17.5% FTSE All-World Index 32.5% FTSE Gilts All-Stocks Index 32.5% FTSE World Government Bond Index
Inception Date	01 August 2013
Minimum Investment	Any size

### Charges<sup>1</sup>

TAM AMC	0.40%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.51%

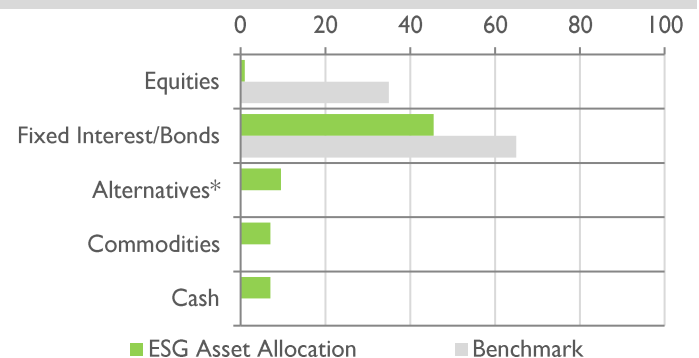
### Third Party Platform Fees<sup>2</sup>

AMC	0.30%
Underlying Fund Charge	0.57%

<sup>1</sup>VAT will be added where applicable.

<sup>2</sup>Transact Platform example – charges may vary by provider.

## ASSET ALLOCATION



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

## TOP 5 HOLDINGS

1. Pictet Climate Government Bonds I GBP Acc	10.0%
2. Rathbone Ethical Bond I Acc	10.0%
3. Vontobel TwentyFour Sust S/T Bd Inc NG £	10.0%
4. BNY Mellon Sustainable Real Return Inst W Acc	9.5%
5. EdenTree Responsible & Sust Shrt Dtd B	8.0%
<b>Top 5 holdings as % of whole portfolio</b>	<b>47.5%</b>
<b>Total number of holdings</b>	<b>15</b>