

OBJECTIVE

This active ESG 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.

ESG 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 ESG 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

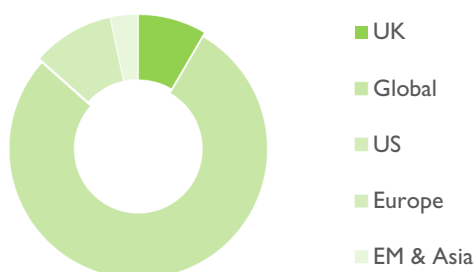


PERFORMANCE

Cumulative Returns %				
1 Year	3 Year	5 Year	Inception	
-11.01	-2.79	2.07	28.68	
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.69	4.34	-11.01	2.87	6.05

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

REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

Portfolio Benchmark	30% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 70% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 August 2013
Minimum Investment	Any size

Charges¹

TAM AMC	0.40%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.52%

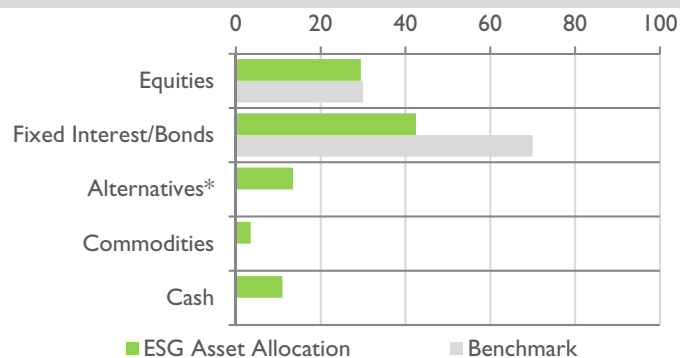
Third Party Platform Fees²

AMC	0.30%
Underlying Fund Charge	0.53%

¹VAT will be added where applicable.

²Transact 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	15.0%
2. Wellington Global Impact Bond S Hedged Acc GBP	10.0%
3. Vontobel TwentyFour Sust S/T Bd Inc NG £	10.0%
4. Threadneedle UK Social Bd Z Acc£	7.5%
5. BNY Mellon Sustainable Real Return Inst W Acc	7.0%
Top 5 holdings as % of whole portfolio	49.5%
Total number of holdings	14