

# DEFENSIVE GBP PORTFOLIO



30 SEPTEMBER 2021

## 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 Defensive seeks to generate modest returns higher than cash in the bank over the medium term with potential for consistent though constrained capital growth. The portfolio has a more defensive approach to equity exposure compared to ESG Cautious - typically comprising of 15% equity and 85% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

## PORTFOLIO INFORMATION

Portfolio Benchmark	7.5% FTSE All Share 7.5% FTSE All-World Index 42.5% FTSE Gilts All-Stocks Index 42.5% FTSE World Government Bond Index
Inception Date	01 January 2016
Defaqto Risk Rating	3
TAM AMC	0.40%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.53%
<b>Third Party Platform Fees*</b>	
AMC	0.30%
Underlying Fund Charge	0.48%

VAT will be added where applicable

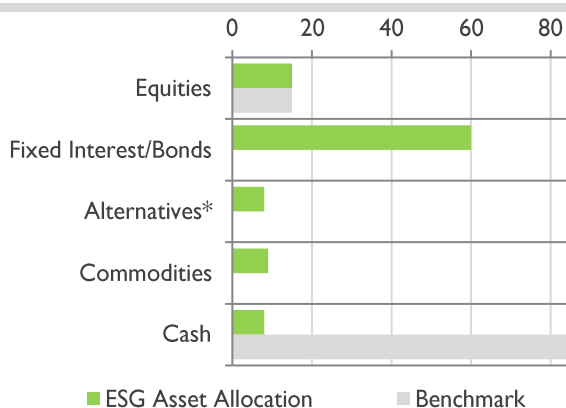
\*Transact Platform example – charges may vary by provider



TAM RISK RATING: (LOW)



## CURRENT ASSET ALLOCATION



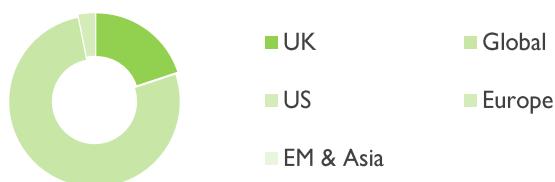
\*Absolute return, multi-asset and property may all feature within the alternatives classification.

## PERFORMANCE SUMMARY

	Cumulative Returns %				
	1 Year	3 Year	5 Year	Inception	
	3.35	9.48	14.83	19.70	
	Calendar Year Returns %			Annualised %	
	2019	2020	2021 YTD	Return	Volatility
	6.27	4.6	0.87	3.27	3.98

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

## GEOGRAPHICAL EXPOSURE



## CURRENT TOP 5 HOLDINGS

EdenTree Responsible and Sustainable Short Dated Bond B	15.0%
Rathbone Ethical Bond I Acc	12.5%
Vontobel TwentyFour Sus Short Term Bond Inc GBP	12.5%
BNY Mellon Sustainable Real Return Inst W Acc	11.5%
Threadneedle UK Social Bond ZNA GBP	10.0%
<b>Top 5 holdings as % of whole portfolio</b>	<b>61.5%</b>
<b>Total number of holdings</b>	<b>11</b>

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