

## 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.

## RATINGS AND AWARDS

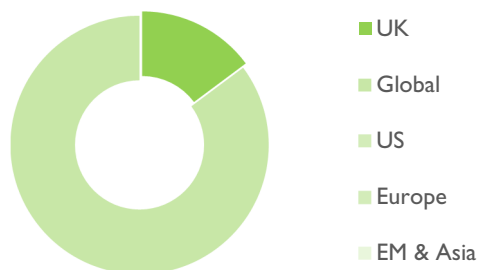


## PERFORMANCE

Cumulative Returns %				
1 Year	3 Year	5 Year	Inception	
-9.42	-3.56	0.32	8.41	
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.60	1.60	-10.08	1.09	4.26

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

## REGIONAL EXPOSURE



## 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 March 2016
Minimum Investment	Any size

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

TAM AMC	0.40%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.49%

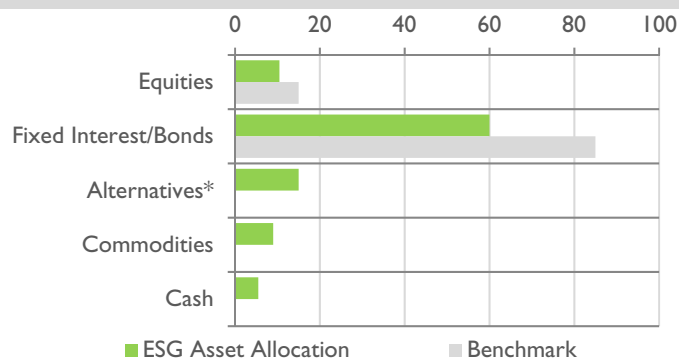
### Third Party Platform Fees<sup>2</sup>

AMC	0.30%
Underlying Fund Charge	0.50%

<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	17.5%
2. Rathbone Ethical Bond I Acc	12.5%
3. Vontobel TwentyFour Sust S/T Bd Inc NG £	12.5%
4. Threadneedle UK Social Bd Z Acc£	10.0%
5. iShares Physical Gold ETC GBP	9.0%
<b>Top 5 holdings as % of whole portfolio</b>	<b>61.5%</b>
<b>Total number of holdings</b>	<b>11</b>