

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 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 ESG Cautious - typically comprising 10% equity and 90% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

RISK RATINGS

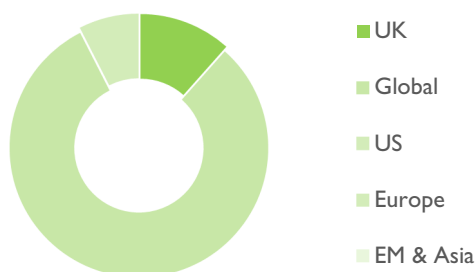


PERFORMANCE

Cumulative Returns %				
1 Year	3 Year	5 Year	Inception	
-9.07	-3.36	0.05	9.63	
Calendar Year Returns %			Annualised %	
2020	2021	2022 YTD	Return	Volatility
4.60	1.60	-9.07	1.22	4.25

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

REGIONAL EXPOSURE %



PORTFOLIO INFORMATION

Portfolio Benchmark	10% Bloomberg Developed Market Large & Mid Cap Total Return Index GBP 90% Bloomberg Barclays Global Aggregate Bond Index GBP
Inception Date	01 March 2016
Minimum Investment	Any size

Charges¹

TAM AMC	0.40%
TAM Platform Fee	0.25%
Underlying Fund Charge	0.42%

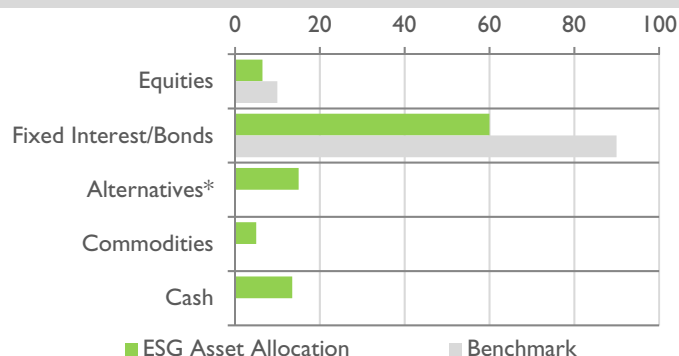
Third Party Platform Fees²

AMC	0.30%
Underlying Fund Charge	0.47%

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	17.5%
2. Wellington Global Impact Bond S Hedged Acc GBP	12.5%
3. Vontobel TwentyFour Sust S/T Bd Inc NG £	12.5%
4. Threadneedle UK Social Bd Z Acc£	10.0%
5. BNY Mellon Sustainable Real Return Inst W Acc	8.5%
Top 5 holdings as % of whole portfolio	61.0%
Total number of holdings	10