

## BALANCED PORTFOLIO

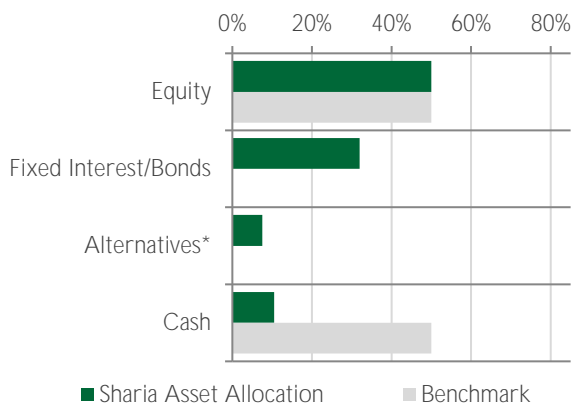
31<sup>ST</sup> MARCH 2019

## OBJECTIVE

This active Sharia portfolio comprises of Sharia-compliant 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 government bonds, corporate bonds, alternatives and cash. Absolute return, property and commodities may all feature within the alternatives classification.

Sharia Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sharia Growth - typically comprising of 50% equity and 50% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## CURRENT ASSET ALLOCATION



\*Absolute return, property and commodities may all feature within the alternatives classification

## GEOGRAPHICAL EXPOSURE



## PORTFOLIO INFORMATION

Portfolio Benchmark	50% FTSE All-Share Index 50% Cash (1M Libor)
Inception Date	1 <sup>st</sup> April 2014 <sup>1</sup>
Investment Management Charge (p.a.)	0.75% + VAT
Minimum/Maximum Investment	Any size
Currency Options	GBP
Accessibility	Direct, ISA, SIPP & Life Wrap
Average fund OCF	0.83%
Estimated Annual Yield	1.50%

TAM RISK RATING: (MEDIUM)

PERFORMANCE SUMMARY<sup>1</sup>

1 Year	3 Year	Inception
8.43%	17.82%	37.55%

Calendar Year Returns			Annualised	
2017	2018	2019	Return	Volatility
(0.57%)	(1.72%)	4.84%	4.50%	6.79%

<sup>1</sup>All performance figures are net of TAM's investment management fee. Sharia Balanced launched on 1st July 2014 so figures preceding this are simulated for illustrative purposes only. Figures quoted are proforma based on the assumption the portfolio was held from 1st April 2014 following which a monthly rebalancing occurred up to 1st July 2014 when real figures are quoted.

## CURRENT TOP 5 HOLDINGS

iShares MSCI World Islamic ETF	Equity	21.50%
BNP Paribas Hilal Income Privilege Fund	Fixed Interest/Bonds	16.00%
Franklin Templeton Global Sukuk Fund	Fixed Interest/Bonds	16.00%
Comgest Growth Europe Fund	Equity	13.50%
iShares MSCI USA Islamic ETF	Equity	10.00%
Top 5 Holdings as % of whole portfolio		77.00%
Total number of holdings		7

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