

## BALANCED PORTFOLIO

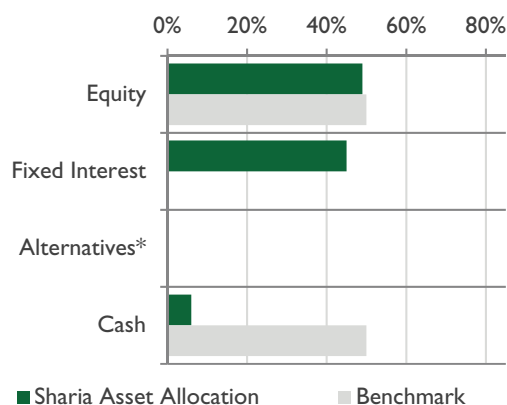
31<sup>st</sup> DECEMBER 2017

## 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.

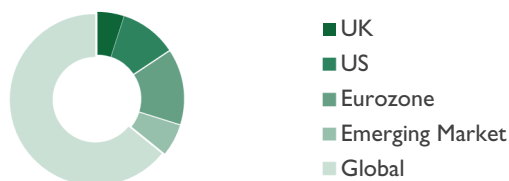
Sharia Balanced seeks to generate capital growth over the medium to longer term, with the aim of riding out short-term fluctuations in value. The portfolio will have a more balanced approach to equity exposure compared to Sharia Growth - typically comprising of 50% equity and 50% non-equity - though 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	<b>50% FTSE All-Share Index 50% Cash (1M Libor)</b>
Inception Date	<b>1<sup>st</sup> April 2014<sup>1</sup></b>
Investment Management Charge (p.a.)	<b>0.75% + VAT</b>
Minimum Investment	<b>£10,000</b>
Currency Options	<b>GBP</b>
Accessibility	<b>Direct, ISA, SIPP &amp; Life Wrap</b>
Underlying Funds TER Weighted Average	<b>0.90%</b>
Estimated Annual Yield	<b>0.88%</b>

TAM RISK RATING: (MEDIUM)



## PERFORMANCE SUMMARY

1 Year	3 Year	5 Year	Inception
<b>(0.57%)</b>	<b>23.02%</b>	<b>51.53%</b>	<b>60.01%</b>

Calendar Year Returns			Annualised	
2015	2016	2017	Return	Volatility
<b>4.75%</b>	<b>18.12%</b>	<b>(0.57%)</b>	<b>8.15%</b>	<b>6.77%</b>

<sup>1</sup> The performance figures quoted are for illustrative purposes only. Figures quoted before 1<sup>st</sup> April 2014 are pro-forma and calculated based on the assumption that the current portfolio was held from the 1<sup>st</sup> January 2012 following which a monthly rebalancing occurred. All performance figures quoted are net of TAM's Investment Management Fee

## CURRENT TOP 5 HOLDINGS

iShares MSCI World Islamic Fund	Equity	22.00%
BNP Paribas Hilal Income Privilege Fund	Fixed Interest	19.10%
Comgest Growth Europe Fund	Equity	14.10%
Salam Pax Serenity Sukuk Fund	Fixed Interest	14.00%
iShares MSCI USA Islamic Fund	Equity	10.70%
<b>Top 5 Holdings as % of whole portfolio</b>		<b>79.90%</b>
<b>Total number of holdings</b>		<b>7</b>