

TAM ENHANCED PASSIVE MODEL PORTFOLIO SERVICE

Designed for advisers.
Built for clients.

A risk managed, systematically constructed passive portfolio service,
from Defensive 20 to High Growth 100



WHY TAM ENHANCED PASSIVE

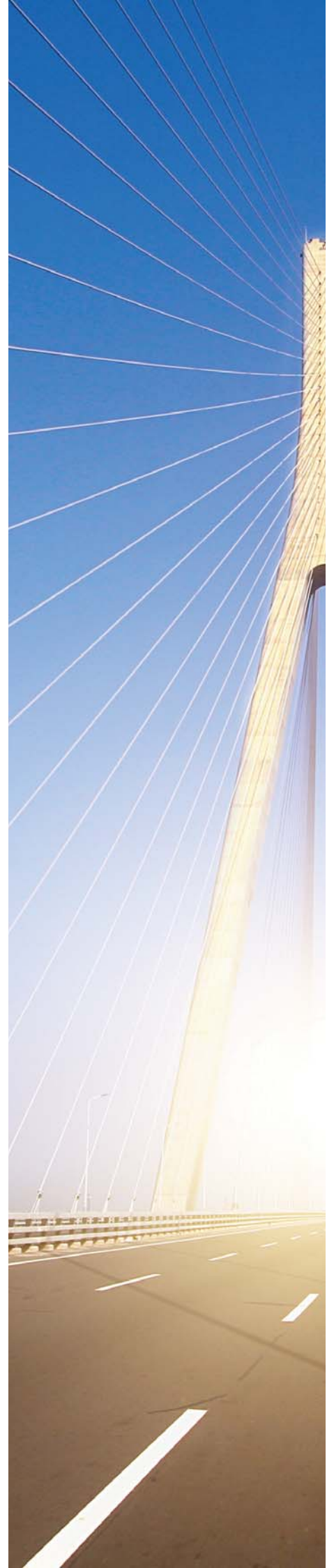
A disciplined, cost conscious approach to long term investing.

Many clients value transparency, diversification, and low costs. Advisers increasingly need solutions that deliver consistent market exposure while maintaining clear risk control.

TAM Enhanced Passive is a global, multi-asset model portfolio service designed to provide clients with broad market exposure using passive investments, managed within clearly defined risk parameters.

Portfolios are constructed to capture long term market returns efficiently while actively managing risk at portfolio level.

TAM Enhanced Passive is built for advisers who want a systematic, rules based investment approach without sacrificing oversight or discipline.





OUR APPROACH

Systematic investing. Active risk control.

TAM Enhanced Passive combines passive building blocks with active oversight of portfolio risk.

Each model portfolio is aligned to a specific client risk profile. Asset allocation is actively monitored and adjusted as market conditions change, while the underlying investments remain passive.

How risk is managed

- Defined neutral equity allocations for each risk profile.
- Tactical flexibility of ± 5 percent around target equity levels.
- Ability to reduce equity exposure significantly during periods of market stress.
- Ongoing oversight by TAM's investment team.

The objective is to provide consistent, diversified market exposure while managing downside risk.

MODEL PORTFOLIOS AT A GLANCE

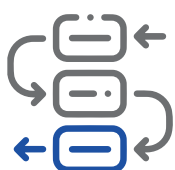
Clearly defined risk profiles using passive building blocks.

Each TAM Enhanced Passive model portfolio has a neutral equity allocation aligned to a specific level of risk. Tactical ranges allow portfolios to adapt as market conditions change.

	NEUTRAL EQUITY	TACTICAL RANGE	MINIMUM EQUITY IN STRESSED MARKETS	OBJECTIVE
Defensive 20	20%	15% to 25%	0%	Low risk strategy providing diversified market exposure with limited volatility.
Cautious 40	40%	35% to 45%	20%	Conservative growth through diversified passive exposure with an emphasis on capital preservation.
Balanced 60	60%	55% to 65%	30%	Balanced exposure to global equity and bond markets for long term growth.
Growth 80	80%	75% to 85%	40%	Higher equity exposure for clients seeking long term capital appreciation.
High Growth 100	100%	95% to 100%	50%	Fully invested global equity strategy for long term investors with a high risk appetite.

During periods of elevated market stress, equity exposure may be reduced towards the stated equity level.

HOW WE MANAGE CLIENT PORTFOLIOS



A STRUCTURED, RULES BASED INVESTMENT PROCESS

TAM Enhanced Passive portfolios are managed using a consistent and repeatable framework.



ASSET ALLOCATION

We apply a top down, global multi-asset approach. Each portfolio is aligned to a defined equity target and managed within clear risk ranges.



PASSIVE INVESTMENT SELECTION

Portfolios are constructed using high quality passive instruments such as index, research-enhanced and smart beta funds. These are selected based on liquidity, cost efficiency, index quality, and tracking reliability



PORTFOLIO CONSTRUCTION AND RISK CONTROL

Risk is managed at portfolio level, not at individual instrument level. Diversification across regions and asset classes is central to the design of each model.



ONGOING MONITORING

Portfolios are monitored daily and reviewed regularly by TAM's investment committee. Asset allocation adjustments are implemented when conditions require them.

WHY ADVISERS CHOOSE TAM ENHANCED PASSIVE

Efficiency without compromise.



COST EFFICIENCY

- Passive investments used to reduce underlying costs.
- Transparent fee structure.



RISK DISCIPLINE

- Defined risk profiles with built in flexibility.
- Active oversight of portfolio risk.



TRANSPARENCY

- Clear holdings and daily pricing.
- Full visibility of underlying investments.



INFRASTRUCTURE

- Available on leading platforms and insurance bonds.
- Full online access for monitoring, reporting, and documentation.

Advisers retain full ownership of the client relationship and responsibility for suitability.

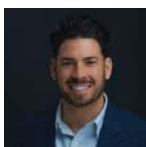
GETTING STARTED

Simple. Transparent. Adviser friendly.

- Available in GBP, USD, and EUR.
- No minimum investment.
- Daily dealing and full transparency.
- Compatible with most pension schemes, platforms, and insurance bonds.

TAM Enhanced Passive is designed to integrate seamlessly into existing adviser processes and client relationships.

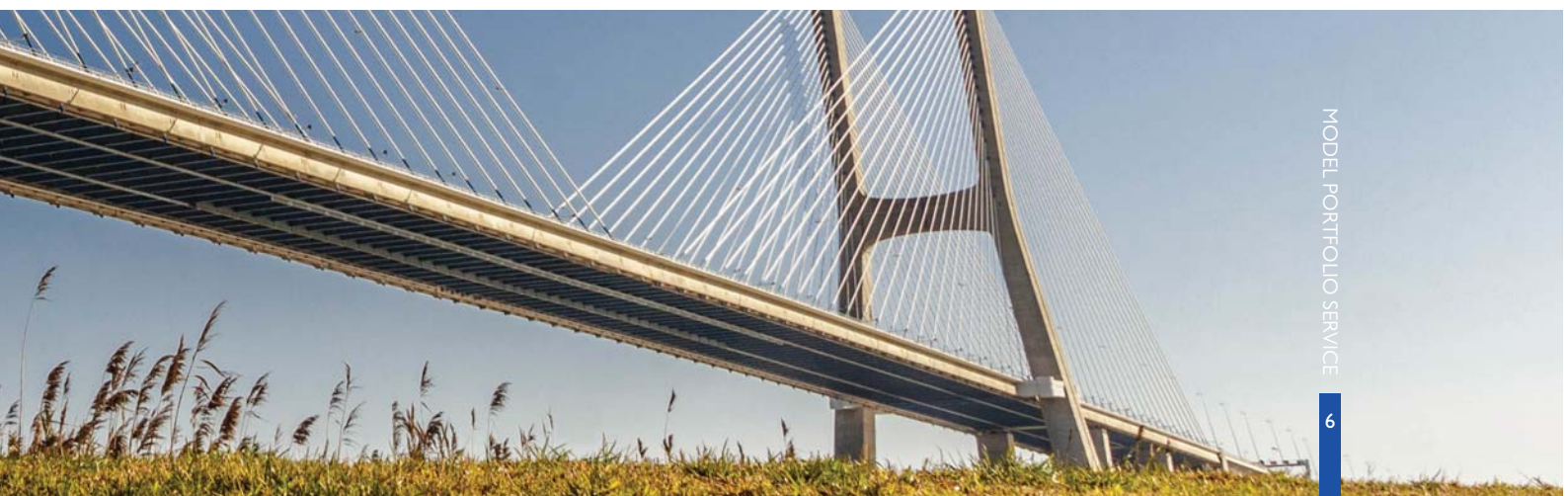
Contact Us



ERIC SILVESTRE
Chief Investment Officer
eric.silvestre@tameurope.com

Important Information

TAM Enhanced Passive is a discretionary model portfolio service. Clients retain full ownership of the underlying investments. This is not a pooled fund or collective investment scheme.





TAM EUROPE ASSET MANAGEMENT

Port Adriano, Nivel I, Local 12 | Urbanización El Toro s/n | 07180 Calvià | Mallorca, Spain
+34 871 038 181 | info@tameurope.com | www.tameurope.com

Important information

This document is intended for use by financial advisers and investment professionals only and should not be distributed to, or relied upon by, retail clients.

The information contained in this document is provided for information purposes only and does not constitute an offer, solicitation or recommendation to invest in any products or services referred to herein. Any opinions, expectations or projections expressed are those of TAM Europe Asset Management at the time of writing and are subject to change without notice.

Past performance is not a reliable indicator of future results. The value of investments can fall as well as rise, and investors may not get back the amount originally invested. Investments and services referred to in this document may not be suitable for all investors, and no guarantee is given as to performance or suitability.

Nothing in this document constitutes investment advice or a personal recommendation. Professional advice should be sought before making any investment decision.

TAM Europe Asset Management A.V., S.A. is authorised and regulated by the Comisión Nacional del Mercado de Valores (CNMV), No. 295.