

**OBJECTIVE**

This portfolio comprises a wide range of diversified 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, government bonds, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification.

Active Defensive 20 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 Active Cautious - typically comprising 20% equity and 80% non-equity though weightings may deviate within set parameters, allowing our managers to react to market conditions.

**PORTFOLIO INFORMATION**

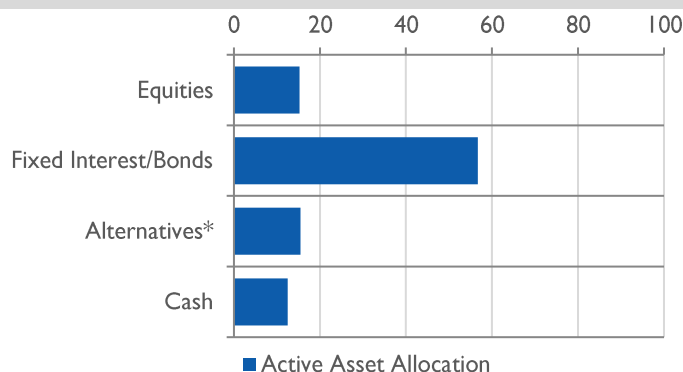
Portfolio Benchmark	20% Global Equity, 80% Global Bond
Inception Date	01 January 2012
Accessibility	Direct, Pension, Life Bond, Trust
Suggested Investment Horizon	3 to 5 Years+
Minimum Investment	USD 7,500
Underlying Fund TER	0.34%

**PERFORMANCE**

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
8.07	18.46	-	-	13.99
Calendar Year Returns %			Annualised %	
2024	2025	2026 YTD	Return	Volatility
0.11	10.41	3.17	3.19	5.10

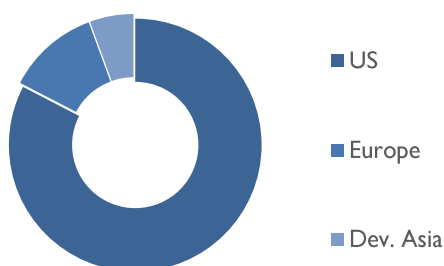
All performance figures are net of TAM's investment management fee.

**ASSET ALLOCATION %**



\*Absolute return, commodities, multi-asset and property may all feature within the alternatives classification.

**REGIONAL EXPOSURE %**



**TOP 5 HOLDINGS**

1. JP Morgan Global Aggregate Bond ETF	28.00%
2. JP Morgan Global Bond Opportunities Fund	16.25%
3. Goldman Sachs USD Liquid Reserves Fund	15.00%
4. iShares Core MSCI World Index ETF	12.00%
5. Capital Group Global Corporate Bond Fund	10.50%
<b>Top 5 holdings as % of whole portfolio</b>	<b>81.75%</b>
<b>Total number of holdings</b>	<b>9</b>

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Active Cautious 40 seeks to generate modest capital growth higher than bond based returns over the short to medium term (3 to 5 years or more) by employing a more cautious investment strategy than Active Balanced.

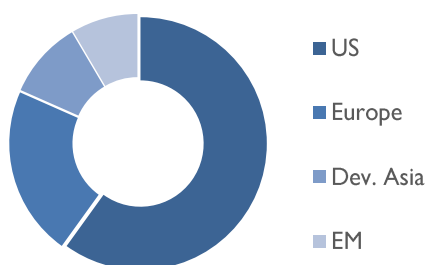
The portfolio will have a modest approach to equity exposure - typically comprising 40% equity and 60% non-equity though weightings may deviate within set parameters, allowing our managers to react to market conditions.

## PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
10.83	24.69	16.04	55.79	112.31
Calendar Year Returns %			Annualised %	
2024	2025	2026 YTD	Return	Volatility
1.58	14.52	2.75	4.15	7.50

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

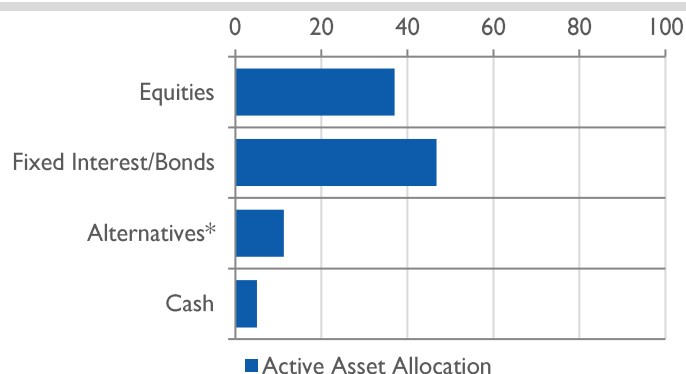
## REGIONAL EXPOSURE %



## PORTFOLIO INFORMATION

Portfolio Benchmark	40% Global Equity, 60% Global Bond
Inception Date	01 January 2008
Accessibility	Direct, Pension, Life Bond, Trust
Suggested Investment Horizon	3 to 5 Years+
Minimum Investment	USD 7,500
Underlying Fund TER	0.58%

## ASSET ALLOCATION %



\*Absolute return, commodities, multi-asset and property may all feature within the alternatives classification.

## TOP 5 HOLDINGS

1.	JP Morgan Global Aggregate Bond ETF	24.50%
2.	JP Morgan Global Bond Opportunities Fund	12.50%
3.	BNY US Equity Income Fund	10.00%
4.	JP Morgan US Research Enhanced Index Equity Fund	7.75%
5.	Capital Group Global Corporate Bond Fund	7.25%
<b>Top 5 holdings as % of whole portfolio</b>		<b>62.00%</b>
<b>Total number of holdings</b>		<b>16</b>

## OBJECTIVE

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Active Balanced 60 seeks to generate capital growth over the medium term (5 years or more), with the aim of riding out short-term fluctuations in value.

The portfolio will have a more balanced approach to equity exposure compared to Active Growth 80 - typically comprising 60% equity and 40% non-equity though weightings may deviate within set parameters, allowing managers to react to market conditions.

## PORTFOLIO INFORMATION

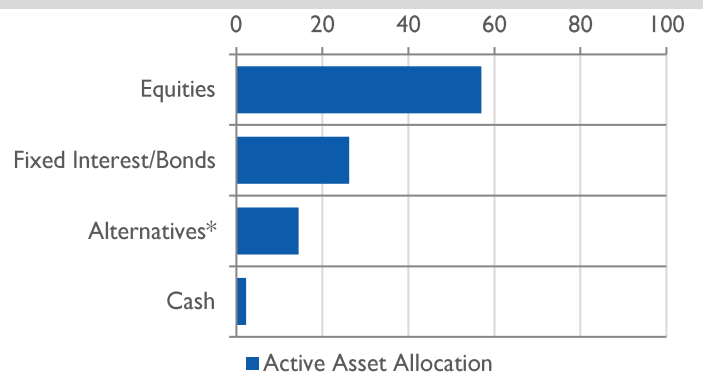
Portfolio Benchmark	60% Global Equity, 40% Global Bond
Inception Date	01 January 2008
Accessibility	Direct, Pension, Life Bond, Trust
Suggested Investment Horizon	5 years+
Minimum Investment	USD 7,500
Underlying Fund TER	0.60%

## PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
15.72	34.91	24.93	76.47	139.85
Calendar Year Returns %			Annualised %	
2024	2025	2026 YTD	Return	Volatility
3.71	19.29	4.26	4.84	10.03

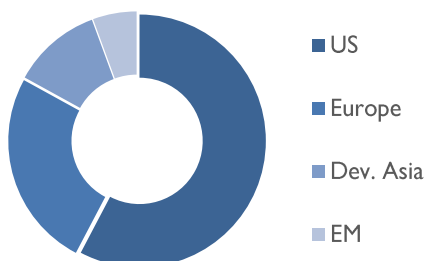
All performance figures are net of TAM's investment management fee.

## ASSET ALLOCATION %



\*Absolute return, commodities multi-asset and property may all feature within the alternatives classification.

## REGIONAL EXPOSURE %



## TOP 5 HOLDINGS

1.	JP Morgan Global Aggregate Bond ETF	15.50%
2.	BNY US Equity Income Fund	15.00%
3.	iShares Core MSCI World Index ETF	10.00%
4.	JP Morgan US Enhanced Index Equity Fund	7.50%
5.	Jupiter Gold and Silver Fund	7.50%
<b>Top 5 holdings as % of whole portfolio</b>		<b>55.50%</b>
<b>Total number of holdings</b>		<b>15</b>

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## OBJECTIVE

This portfolio comprises a wide range of diversified 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, government bonds, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification.

Active Growth 80 seeks to generate higher capital growth over the medium to long-term (5 to 7 years or more), by employing a more dynamic investment strategy.

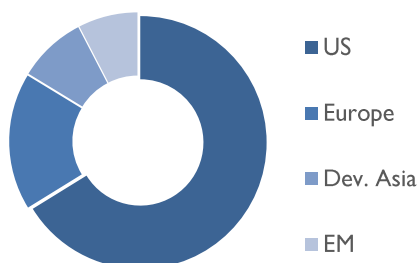
The portfolio will have a higher exposure to equities compared to Active Balanced - typically comprising 80% equity and 20% non-equity - though weightings may deviate within set parameters, allowing managers to react to market conditions.

## PERFORMANCE

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
22.19	48.41	38.53	104.45	181.60
Calendar Year Returns %			Annualised %	
2024	2025	2026 YTD	Return	Volatility
7.06	22.11	8.01	5.76	11.51

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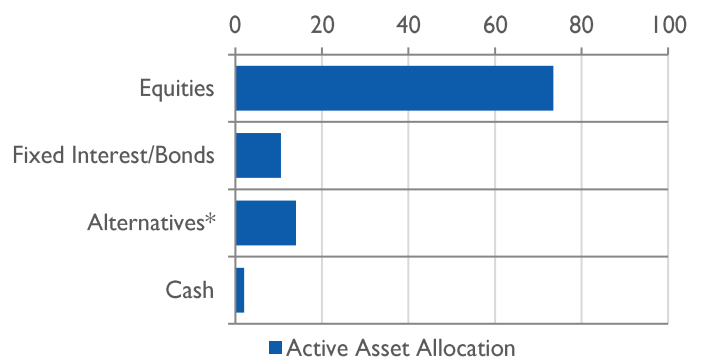
## REGIONAL EXPOSURE %



## PORTFOLIO INFORMATION

Portfolio Benchmark	80% Global Equity, 20% Global Bond
Inception Date	01 January 2008
Accessibility	Direct, Pension, Life Bond, Trust
Suggested Investment Horizon	5 to 7 years+
Minimum Investment	USD 7,500
Underlying Fund TER	0.61%

## ASSET ALLOCATION %



\*Absolute return, commodities, multi-asset and property may all feature within the alternatives classification.

## TOP 5 HOLDINGS

1.	JP Morgan US Research Enhanced Index Equity ETF	19.50%
2.	BNY US Equity Income Fund	15.00%
3.	iShares Core MSCI World Index ETF	12.00%
4.	Jupiter Gold and Silver Fund	8.00%
5.	Lansdowne Partners Developed Markets Fund	7.00%
<b>Top 5 holdings as % of whole portfolio</b>		<b>61.50%</b>
<b>Total number of holdings</b>		<b>15</b>

**OBJECTIVE**

This portfolio comprises a wide range of diversified 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, government bonds, corporate bonds, alternatives, commodities and cash. Absolute return, multi-asset and property may all feature within the alternatives classification.

Active High Growth 100 seeks to generate strong capital growth over the long-term (7 years or more) and can experience potentially frequent and higher levels of volatility than Active Growth.

The portfolio will have a large exposure to equities - typically comprising 100% equity though weightings may deviate within set parameters, allowing managers to react to market conditions.

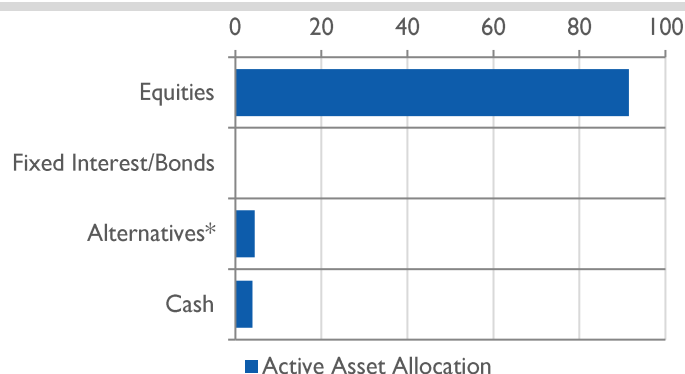
**PORTFOLIO INFORMATION**

Portfolio Benchmark	100% Global Equity
Inception Date	01 January 2008
Accessibility	Direct, Pension, Life Bond, Trust
Suggested Investment Horizon	7 years+
Minimum Investment	USD 7,500
Underlying Fund TER	0.60%

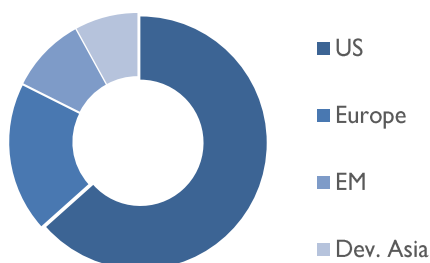
**PERFORMANCE**

Cumulative Return %				
1 Year	3 Year	5 Year	10 Year	Inception
24.99	53.55	45.93	133.15	245.03
Calendar Year Returns %			Annualised %	
2024	2025	2026 YTD	Return	Volatility
8.74	22.56	9.78	6.92	12.79

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

**ASSET ALLOCATION %**

\*Absolute return, commodities, multi-asset and property may all feature within the alternatives classification.

**REGIONAL EXPOSURE %****TOP 5 HOLDINGS**

1.	JP Morgan US Research Enhanced Index Equity ETF	20.50%
2.	BNY US Equity Income Fund	15.00%
3.	iShares Core MSCI World Index ETF	15.00%
4.	Lansdowne Partners Developed Markets Fund	9.00%
5.	Artemis SmartGARP Global Emerging Markets Fund	8.00%
<b>Top 5 holdings as % of whole portfolio</b>		<b>67.50%</b>
<b>Total number of holdings</b>		<b>11</b>