



FEIFA MASTERCLASSES Q4 2025

OCTOBER - NOVEMBER 2025

THE ALGARVE, CYPRUS AND PRAGUE



DELEGATE QUOTES

“

THE ALGARVE

“A great day and very interesting presentations”

“Thank you for a well-thought-through event”

“Presentations were interesting and engaging”

“All round it was excellent”

”

“

PRAGUE

“An excellent seminar”

“The presentations were interesting”

“Really liked the panel session”

“Another very good event”

”

“

CYPRUS

“Great day, thank you”

“Enjoyed the relative variety”

“Well done for organising”

“Thank you for a great day and all the behind the scenes work that makes it happen!”

”

An aerial photograph of a coastal city during sunset. The sky is a mix of orange, yellow, and blue. The sun is low on the horizon, casting a warm glow over the water. In the foreground, there are dark silhouettes of trees and a parking lot with a few cars. On the right side, a tall, modern apartment building with many lit windows stands prominently. The water is calm, and a few small boats are visible in the distance.

THE

ALGARVE

THE ALGARVE - 08/10/2025



This morning - part 1

- 9:00h
- 9:15h: The morning session presentation starts
- 10:30h: A short break with coffee and pastries
- 11:00h: Morning session

AGENDA

THE ALGARVE - 08/10/2025



THE ALGARVE - 08/10/2025



THE ALGARVE - 08/10/2025



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THE ALGARVE - 08/10/2025



THE ALGARVE - 08/10/2025



THE ALGARVE - 08/10/2025



EXTERNAL
A Portuguese Perspective:
The legal Standing of Foreign Investors and
the Treatment of Retirement Property Issues



THE ALGARVE - 08/10/2025



CYPRUS

A scenic view of a beach in Cyprus. The foreground features several tall palm trees and a paved walkway. The middle ground shows a pebbly beach and the calm, blue sea. The background is a bright blue sky with scattered white clouds. The word "CYPRUS" is overlaid in large, white, bold letters across the center of the image.

CYPRUS - 15/10/2025



CYPRUS - 15/10/2025



CYPRUS - 15/10/2025



CYPRUS - 15/10/2025



tam
Breaking the Binary
A Smarter Take on Active vs. Passive

CYPRUS - 15/10/2025

Summary - TAM



- Enhanced Passive solution combines the best of active and passive
- Trackers - cost advantage but often increase concentration risk
- Innovative products now offer passive strategies with an 'active touch'
- No such thing as 'passive' when it comes to asset allocation
- TAM Europe solution: all-in cost of less than 35 bps



OSEIDONIA
BY INVITATION

CYPRUS - 15/10/2025



CYPRUS - 15/10/2025

A Glimpse of OTAP



- Established and regulated in Guernsey
- We have been nominated for International Adviser's Global Financial Services Awards: "Best International Pension Provider" for 2025
- Office in Somerset West & Regulated in SA
- We partner with 465 financial advisory firms worldwide to provide solutions for 8 000 clients
- USD 2.5 billion AUA



POSEIDONIA
BEACH HOTEL



CYPRUS - 15/10/2025

ADVISER INSIGHT
Supporting Adviser's Workflows

OVERSEAS
TRUST & PENSION

A Roadmap to Succession

Understanding cross-border financial planning and generational wealth transfers



POSEIDONIA
REAL ESTATE





PRAQUE

PRAGUE - 05/11/2025

This morning - part 2

- PAM Thoughts from their investment desk (online)
- Panel session: key investment themes and concerns
- Lunch

Today's Director


Water jugs, glasses, and laptops on the table.

Water jugs, glasses, and plates of food on the table.

PRAGUE - 05/11/2025

Who's TAM Europe?

- Directly regulated by the CRR in June 2025
- Based in Albania & Maldives
- Helping clients of 8 As for the last 28 years



tam



PRAGUE - 05/11/2025

Who's TAM Europe?

- Directly regulated by the CNMV since 2020.
- Based in Alicante & Mallorca.
- Helping clients of IFAs for the last 20 years.



tam



PRAGUE - 05/11/2025

Larry Fink CEO BlackRock - April 2025

The 13 ad-Globe portfolio allocation comprised of 40% stocks and 40% bonds. Most dates back to the 1920s. They do not fully represent true diversification.



The future standard portfolio may well include 50% stocks, 40% bonds and 10% private assets like real estate, infrastructure and private equity.

Not a game changer, but important to avoid gains from other asset classes.

Other asset classes don't always track liquidity and can be volatile.

Asset class liquidity, decent returns, limited risk.

Some like structured.



PRAGUE - 05/11/2025



Larry Fink CEO BlackRock - April 2025


The traditional portfolio of fixed income investments of 60% equities and 40% bonds that has led to the loss of the "buy and hold" strategy is no longer fully relevant in the current world.

The future standard portfolio may look more like 40% equities - stocks, bonds and private equity - and 60% real estate, infrastructure and growth stocks.

As a result of changes, the important business is not just the asset class, but the quality and the services.

Investors want liquidity, diversification and reduced risk.

and not everyone likes structured products.



PRAGUE - 05/11/2025



PRAGUE - 05/11/2025

Paul Scanfield Daniel Douglas-Wright

INPUT
TECHNICAL
OUTPUT

P>CIFIC
ASSET MANAGEMENT

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PRAGUE - 05/11/2025



F E I F A



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INDEPENDENT FINANCIAL ADVISERS**