

BAM Digital Fact Sheet

About BAM

- In September 2020, Banorte Asset Management, an investment management firm, launched its first-ever fully digital advising platform, [BAM Digital](#).
- Easy to access via the [website](#) or through an [app](#), BAM – “Banorte Asset Management” – Digital features globally diversified portfolio options designed by BlackRock.

Investments

- Your portfolios are designed and managed in partnership with BlackRock, the world’s largest asset management firm. We also have strategic alliances with BCP Global and Interactive Brokers.
- We invest based on risk tolerance, investment objectives, liquidity constraints and timeline.
- Our model portfolios are designed by BlackRock’s Model Portfolio Solutions and managed by Banorte Asset Management in partnership with BCP Global. The purpose of these model portfolios is to deliver efficiency, transparency, and cost effectiveness to our clients through the digital platform.
- The selected UCITS ETFs that are part of the Model Portfolios are designed to meet specific goals such as global diversification, tactical exposures, and tax efficiency for Mexican residents.
- For domestic clients, ETF are selected that are part of the domestic model portfolios and allow clients to meet their objectives of global diversification and tactical exposure according to market conditions.
- BlackRock's portfolio construction process:
 - Variables: The variables in the systematic optimization process are Return-Risk-Efficiency.
 - Process: The Model Portfolio Solutions (MPS) Construction is a simple four-step process that leverages the entirety of BlackRock’s technology and risk platform.
 1. SYSTEMATIC – by translating investor outcomes into well-diversified allocations through a proprietary optimization process.
 2. DISCRETION – when evaluating risks and opportunities associated with attractively priced asset classes.
 3. CONSTRUCTION – through identifying cost-effective and efficient holdings and selecting them for constructing the portfolio.
 4. MONITOR – a team of professionals are constantly monitoring the portfolio to quickly adapt to changing market conditions.

Pricing and Sign-up

- Steps to open an account:
 1. Establish your profile by answering a few questions to determine your risk tolerance, investment objectives and time horizon and receive personalized portfolio recommendations.
 2. Create your account.
 3. Your money is invested in your globally diversified portfolio.
 4. Your portfolio is managed constantly and adjusted as needed to optimize returns for the intended level of risk.
- There are no trading, rebalancing, or changing portfolios fees.
- Simple annual fees are:
 - \$50,000 to \$100,000 = 1.85% per year
 - \$100,001 to \$200,000 = 1.75% per year
 - \$200,001 to \$300,000 = 1.50% per year
 - \$300,001 to \$1 million = 1.25% per year
 - \$1 million and higher = 1% per year

Functionalities

- The app ([Apple Store](#), [Google Play](#)) allows you to monitor your account, change your portfolio, and withdraw or send money.
- Your security is our top priority. Accounts are insured by the SIPC up to \$500,000 against fraud, our website and app are secured with 256-bit encryption, and our custodian is Interactive Brokers.

Additional Information

- You may contact Banorte Asset Management representatives located at our office in Houston, Texas by emailing: bamdigital@banortesecurities.com
- For more information about BAM Digital, visit <https://bam.globalinvest.us/>.

Restrictions and limitations apply. Please read all documents carefully before investing or sending money. Investing involves risks that you should carefully consider before making adjustments to your particular securities portfolio.

BAM Digital is a division of Banorte Asset Management, Inc., an investment advisor located in Houston, Texas USA. Banorte Asset Management, Inc. and Banorte-Ixe Securities International, Ltd are affiliates, and ultimate subsidiaries of Grupo Financiero Banorte S.A.B. de C.B. More information is available at: http://www.banortesecurities.com/dist/pdfs/BSI_BAM_Combined_Form_CRS.pdf or by telephone at 713-980-4600 or by e-mailing: Compliance@banortesecurities.com.

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