

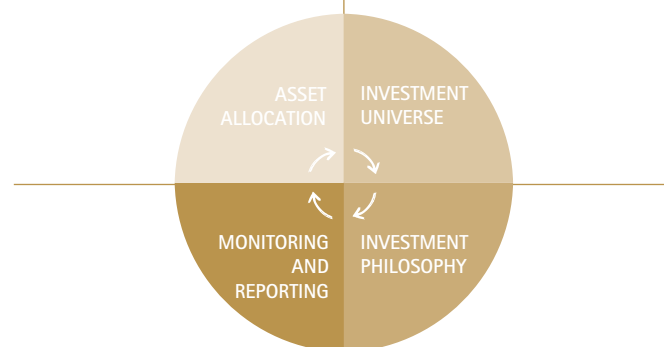
Key characteristics

Point of contact	Your private banker
Underlying assets	Equities, fixed income and commodities (gold). Via direct lines, funds and ETFs
Portfolio management	Continuous monitoring by your portfolio manager, proactive changes and careful portfolio construction
Reporting	Comprehensive, 'see through' patrimonial report (monthly) plus various market commentaries and outlooks (if selected)
Reference currency	EUR
Fees	0.90% p.a. fixed management fee + performance fee. No transaction fees charged by BIL, external fees charged separately*
Minimum investment	EUR 125,000

*Please refer to the costs & charges document for full details

BIL SERENIO CLASSIC in a nutshell

- Optimal asset allocation based on your long-term risk profile, which your private banker can help define
- Active management using the full spectrum of investments
- Highly diversified via a very large number of underlying funds
- Open architecture within the BIL fund-of-funds combined with internal strengths
- Access to direct single equity investments and gold



- 'See through' reporting with performance analysis
- Continuous monitoring by the Investment Management team
- Market commentaries and outlooks directly to your mailbox
- Disciplined, team-driven decision making
- Selection process based on convictions
- Core-satellite portfolio construction
- Sustainable growth as a key priority

What are the main risks of investing on financial markets?

It is important to remember that investing in financial instruments through **BIL Serenio Classic** may expose you to a risk of capital loss due to market, liquidity, credit, interest rate and currency risks.





→ Need more information?

Contact your private banker by calling **(+352) 4590-5000** or sending an email to **contact.wealthmanagement@bil.com** for support and explanations, or to receive the relevant terms and conditions and full fee schedule for BIL Serenio.

This document is provided for information purposes only, does not constitute any advice (whether investment advice, legal, accounting, tax or other), and is only valid at the time it is given.

This information is not intended to replace the knowledge and expertise of their user.

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