

## Advisio Privilege Decomposition

Profit from BIL fundamental valuation approach supplemented by a broad investment universe with access to a solid tactical approach to benefit from market behavioral dynamics

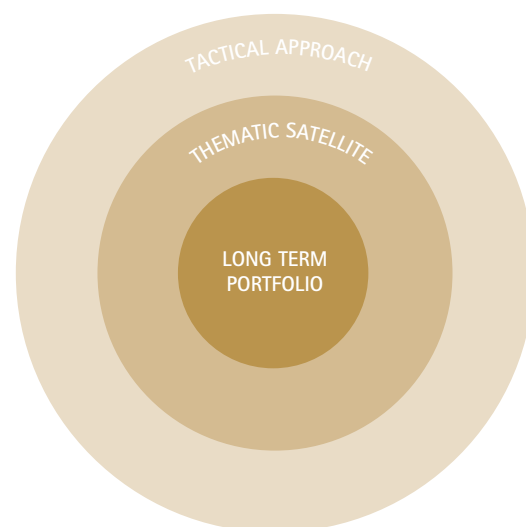
Receive portfolio management advice and recommendations while making investment decisions yourself

Advisio Privilege offers a tactical approach while staying in line with the bank's investment strategy and your risk profile

This more tactical approach is a combination of the well-known fundamental approach from the BIL universe and a technical analysis of general market behavior

According to your risk profile and appetite, part of your portfolio can be invested in the closely managed tactical universe of Advisio Privilege

### Advisio Privilege portfolio example



Funds, ETFs and equities following the core strategy

Funds, ETFs and long-term structured products following a more thematic approach

Equities and tailored structured products

## → What are the main risks of investing on financial markets?

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

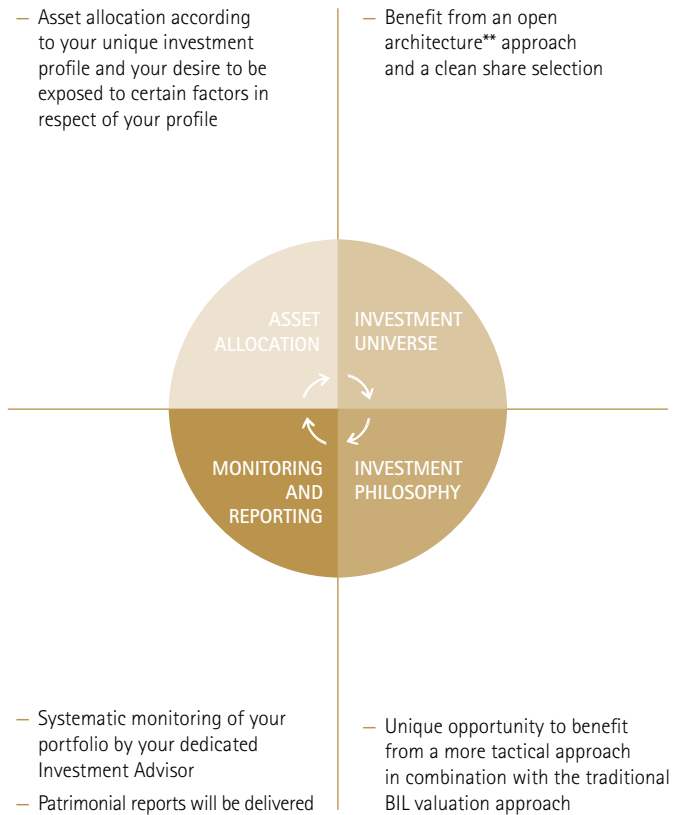


## BIL ADVISIO PRIVILEGE in a nutshell

### Key characteristics

Point of contact	Your private banker plus a dedicated investment advisor
Underlying assets	Single securities (equity, bonds, etc.), funds, BIL equity buy list (Europe, US, China), commodities, alternatives, structured products, forex
Portfolio management	Ongoing monitoring by a dedicated investment advisor and centralized support teams
Reporting	Monthly comprehensive patrimonial report
Additional services included	Tax relief/reclaim admin fees, corporate actions, access to research papers of BIL Group's Investment Office
Reference currencies	EUR, USD and other currencies upon request
Fees*	Up to 5M: 1.00% Up to 10M: 0.80% Above 10M: 0.60%
Minimum investment	EUR 1,000,000

\*All prices include management and custody fees, but exclude VAT. The fees are calculated on the basis of the transaction amount and are not cumulative, the rates apply to the total amount ; external charges still apply.



\*\*Ability to offer you both proprietary and external financial products.

## → Need more information?

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

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