

## Discretionary management with a special focus

To complement your core investment portfolio, BIL Serenio China gives you additional exposure to this growing market

To help you get exposure to and keep track of the most **attractive and high potential investments** in China, a fast growing region

In addition to solid growth, China has proven to be a very **dynamic market** with an **innovative tech sector** and one of the **drivers of new consumer trends**

Benefit from a diversified portfolio with active allocation to both equities and fixed income from the region

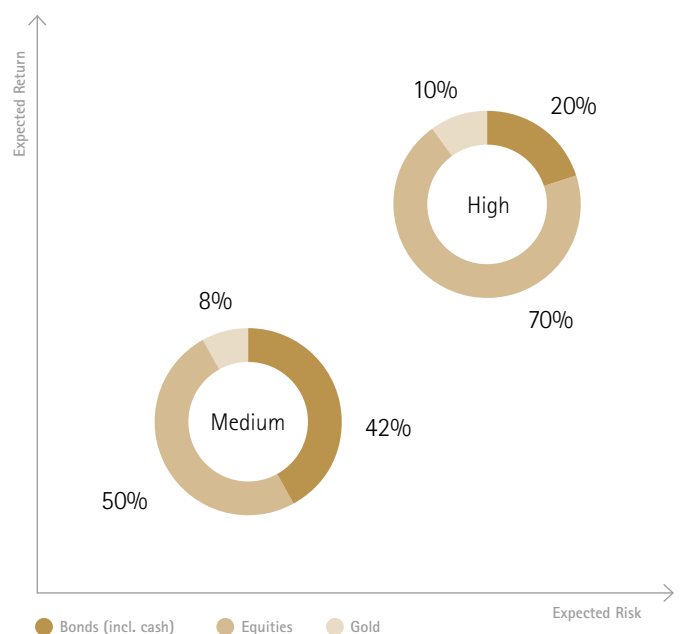
**Get access to:**

- Direct equities and insights thanks to our **on-the-ground expertise**
- **Top fund managers** selected by our specialist fund selection team via open architecture

Stay informed with **sophisticated reports and market commentaries**

**Discuss directly with your portfolio manager**, review your overall strategy and go through the latest trades and performance

### Asset exposure by risk strategy



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

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



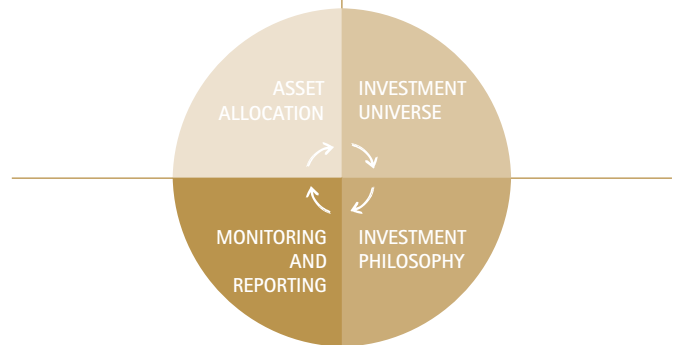
## BIL SERENIO CHINA in a nutshell

### Key characteristics

Point of contact	Your private banker plus a dedicated portfolio manager
Underlying assets	Equities, fixed income, and commodities (gold). Via direct lines, funds, ETFs and structured products
Portfolio management	Continuous monitoring by the portfolio manager, proactive changes and careful portfolio construction
Reporting	Comprehensive patrimonial report (monthly) plus various market commentaries and outlooks (if selected)
Additional services included	Tax relief and tax reclaim admin fees (separate document to sign) and corporate actions
Reference currency	USD
Fees	1.00% p.a. fixed management fee, min. USD 10,000 (+VAT). No transaction fees charged by BIL, external fees charged separately*
Minimum investment	EUR 1,000,000

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

- Satellite portfolio to complement your core investments
- 100% in China and surrounding region
- Active asset allocation, both equity and fixed income
- Robust and broadly diversified within China investments
- Open architecture combined with internal strengths
- Access to direct single equity investments thanks to our on-the-ground expertise



- Sophisticated reporting with performance analysis
- Continuous monitoring and semi-annual portfolio reviews on request, to go through strategy and discuss performance
- Market commentaries and outlooks directly to your mailbox
- Disciplined, team-driven decision making
- Selection process based on convictions
- Core-satellite portfolio construction

## → 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 Serenio.

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