

Discretionary management with a special focus

To complement your main investment portfolio, BIL Serenio ETF offers core and cost-efficient exposure to the broad investment market

Profit from the **top ETFs** selected by our specialist fund selection team via open architecture:

- Deep dive into operational risks, index tracking ability, replication approach, liquidity, etc.

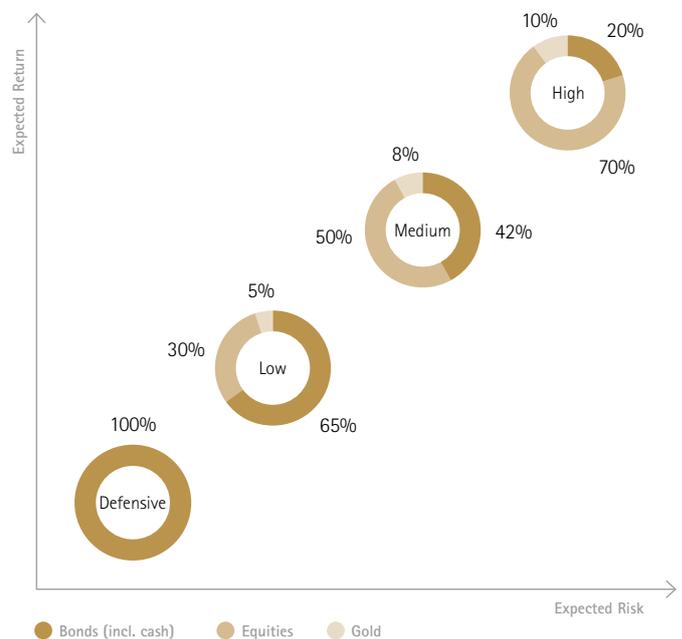
100% invested in external ETFs plus cash

Tactical asset allocation between the main regions and sub-asset classes following our investment strategy

Benefit from a highly diversified portfolio thanks to the use of ETFs based on broad indices such as MSCI Europe, S&P 500, Bloomberg Barclays fixed income, indices etc.

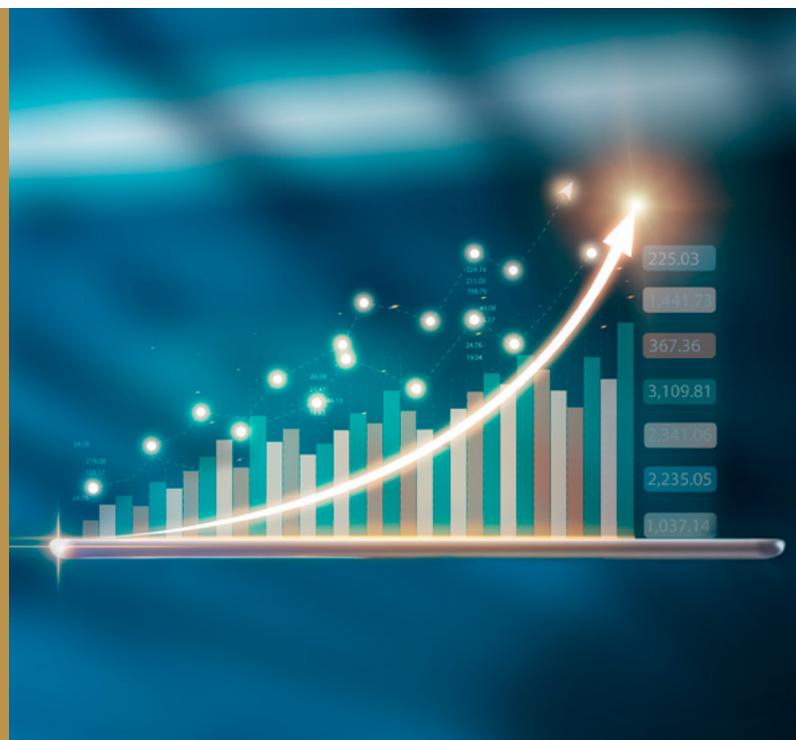
Discuss directly with your portfolio manager, review your overall strategy and go through the latest trades and performance

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 ETF** may expose you to a risk of capital loss due to market, liquidity, credit, interest rate and currency risks.



BIL **SERENIO** ETF 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 ETFs
Portfolio management	Continuous monitoring by the portfolio manager, proactive changes and careful portfolio construction
Reporting	Comprehensive patrimonial report (monthly)
Additional services included	Tax relief and tax reclaim admin fees (separate document to sign) and corporate actions
Reference currency	EUR
Fees	0.50% p.a. fixed management fee, min. EUR 2,500 (+VAT). No transaction fees charged by BIL, external fees charged separately*
Minimum investment	EUR 500,000

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



→ 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.

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