

## Global balanced portfolio with a high service level and great choice

Set your investment guidelines and preferences and let us take care of the rest

Determine **your long-term risk profile** with the help of your private banker and portfolio manager. We will then build the **most suitable investment strategy**

Your portfolio is then actively managed based on a **dynamic asset allocation** process

Benefit from a diversified portfolio invested in a **variety of asset classes** aiming to reach good returns and limit risk, in accordance with your investment horizon

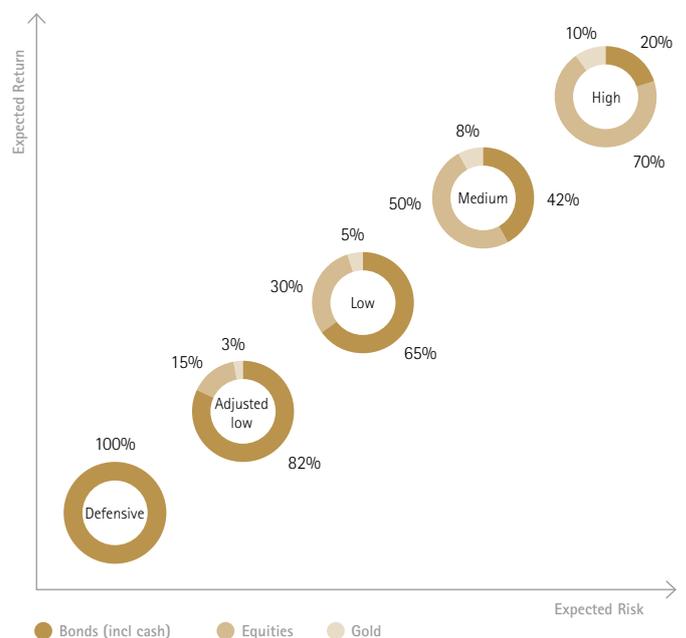
**Access to direct equities and bonds** selected by our teams specifically for our discretionary portfolios (depending on your risk profile)

Get access to the **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. **You can also access** other BIL's experts, for example on tax, inheritance etc.

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



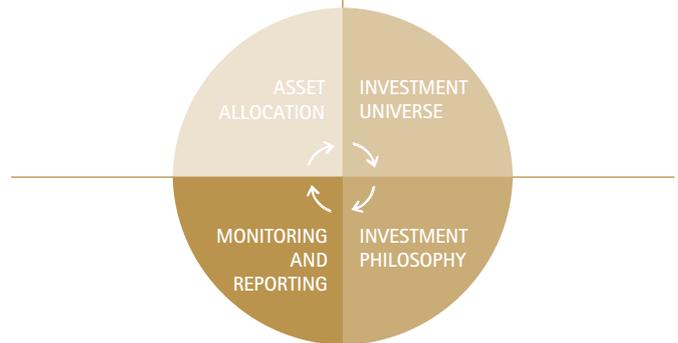
## BIL SERENIO PRIVILEGE in a nutshell

### 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 currencies	EUR, USD, SEK, DKK
Fees	1.00% p.a. fixed management fee (+VAT) or 0.80% p.a. + performance fee (+VAT) Min. EUR 15,000 (+VAT). No transaction fees charged by BIL, external fees charged separately*
Minimum investment	EUR 2,000,000

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

- Optimal asset allocation based on your long-term risk profile, your portfolio manager will assist in determining it
- Active management using the full spectrum of investments
- Robust and broadly diversified
- Open architecture combined with internal strengths
- Access to direct single equity and bond investments



- 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
- Sustainable growth as a key priority

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

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