

Individually tailored discretionary management

Set your specific investment parameters and delegate the management of your portfolio to our experts

Define your long-term risk profile with help from your dedicated private banker and portfolio manager. We will then build the most suitable investment strategy based on this profile

You can also set your own constraints and specifications within the asset class ranges defined in your risk profile, thus designing a portfolio tailored exclusively to your specific needs and wishes

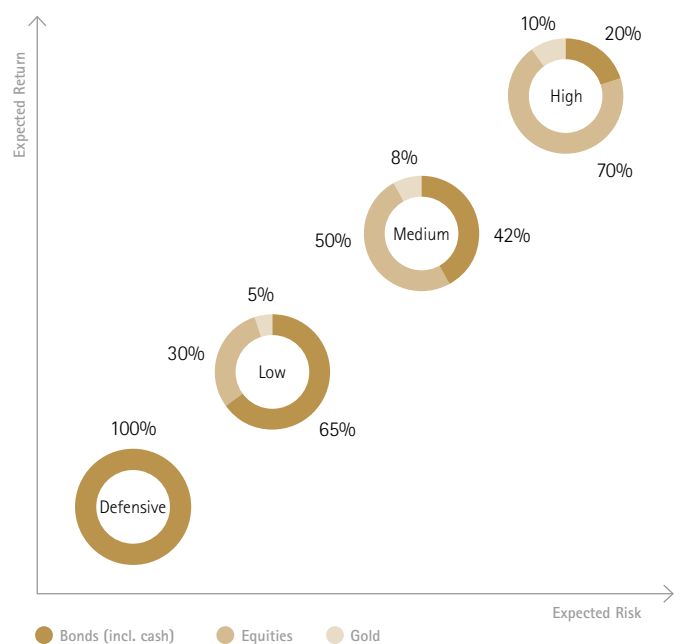
Your individualised portfolio is then actively managed following a core-satellite strategy paired with direct lines in equities and bonds

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

Stay informed with sophisticated reports and market commentaries

Talk with your portfolio manager directly on a regular or ad-hoc basis. Discuss 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 Tailor-made** may expose you to a risk of capital loss due to market, liquidity, credit, interest rate and currency risks.



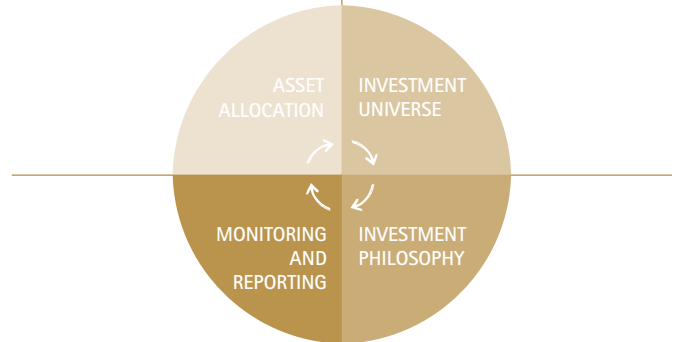
BIL SERENIO TAILOR-MADE in a nutshell

Key characteristics

Point of contact	Your private banker plus a dedicated portfolio manager
Underlying assets	Choose the asset classes you wish to be exposed to : equities, fixed income and commodities. Via direct lines, funds, ETFs and structured products. Focus on Private Equities available
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, CHF, GBP
Fees	0.80% p.a. fixed management fee (+VAT) or 0.60% p.a. + performance fee (+VAT), min. EUR 30,000 (+VAT). No transaction fees charged by BIL, external fees charged separately*
Minimum investment	EUR 5,000,000

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

- Bespoke asset allocation based on investment preferences determined by you and your portfolio manager
- Customisable range of asset classes
- Active management using the full spectrum of investments
- Tailor-made, based on your own investment guidelines
- Robust and broadly diversified
- Open architecture
- Access to direct single equity and bond investments



- Sophisticated reporting with performance analysis
- Continuous monitoring and regular portfolio reviews as often as you like to discuss strategy, trades and 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 for support and explanations, or to receive the relevant terms and conditions and full fee schedule for BIL Serenio.

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