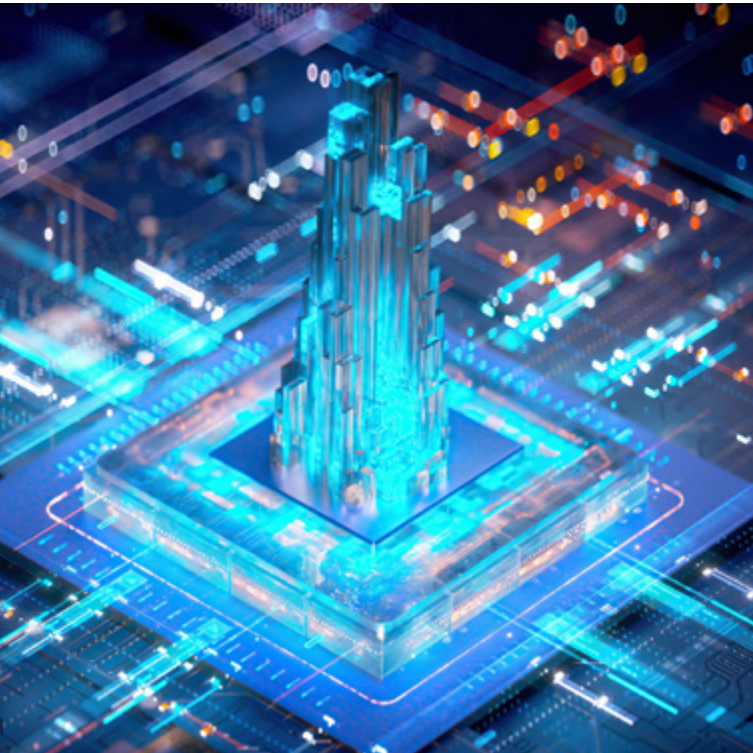


Discretionary management with a special focus



To complement your core investment portfolio, BIL Serenio Thematic gives you additional equity exposure

To help you get exposure to and keep track of the most attractive and upcoming investment themes

High conviction portfolio, normally fully invested in equities

Benefit from a diversified portfolio invested in thematic funds and ETFs

Get access to the top fund managers selected by our specialist fund selection team via open architecture

The portfolio consists of a mixture of broad, long-term themes and more short-term, niche themes

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

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

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



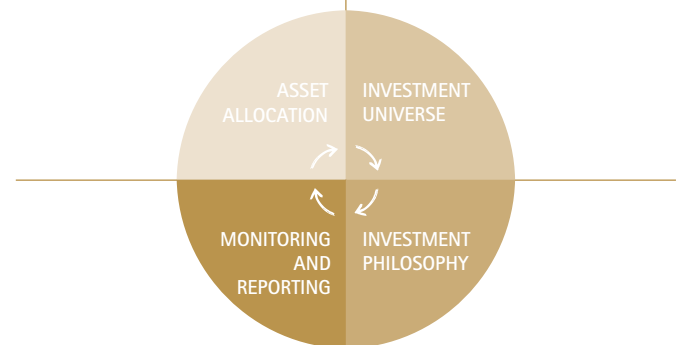
BIL SERENIO THEMATIC in a nutshell

Key characteristics

Point of contact	Your private banker plus a dedicated portfolio manager
Underlying assets	Funds, ETFs, equities 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	EUR
Fees	1.00% p.a. fixed management fee, min. EUR 5,000 (+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

- Satellite portfolio to complement your core investments
- 100% in thematic equity funds and ETFs
- Active allocation
- Open architecture, access to the top thematic funds
- Broad diversification within the thematic equity universe
- Established and upcoming themes



- 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 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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