

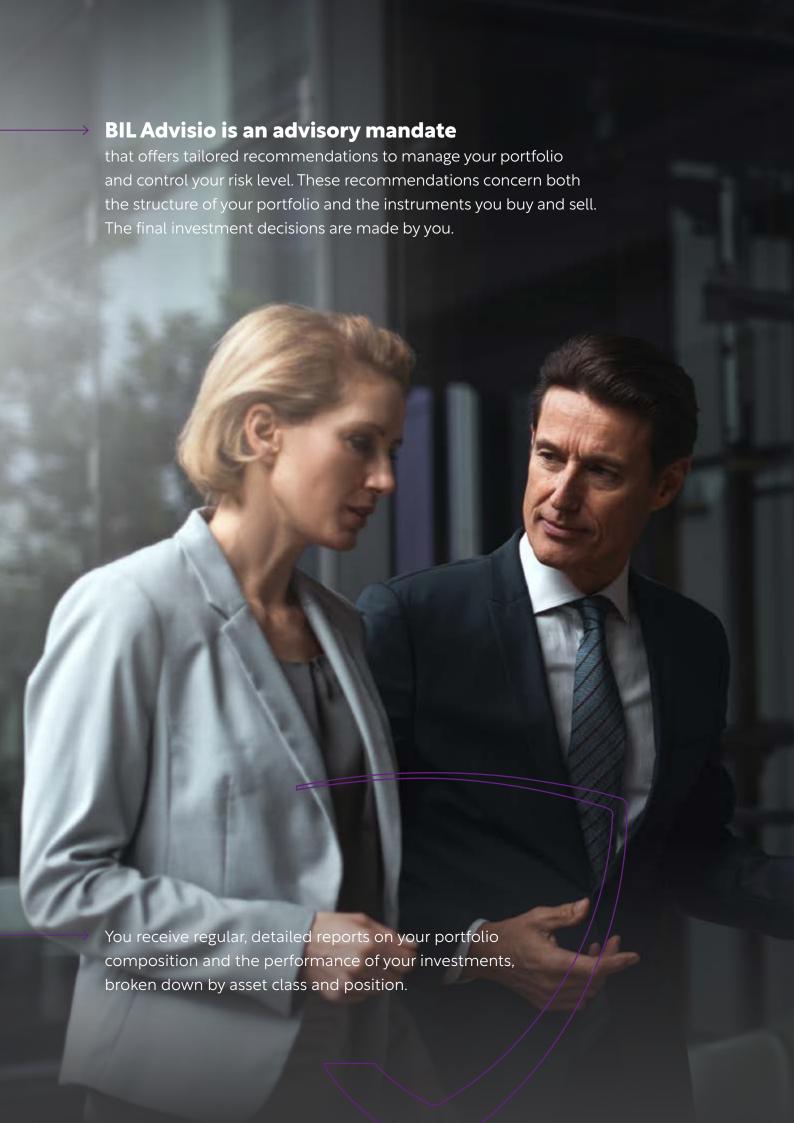
Do you want proactive support and individual recommendations from a market professional, while also keeping control over investment decisions?

Do you want recommendations customised to your needs and risk profile?

WITH BIL **ADVISIO**, MAKE THE MOST OF YOUR RELATIONSHIP WITH YOUR PRIVATE BANKER.

GET SUPPORT AND GUIDANCE WITH PROACTIVE, CUSTOMISED INVESTMENT PROPOSALS, WITH THE FINAL DECISION YOURS.





What are the characteristics and benefits of BIL **Advisio**?

Full control over your investment decisions

 Get regular, personalised investment advice

Tailored investment strategy

 We adjust the investment strategy according to your experience, knowledge, objectives, and risk appetite

Proactive, personalised investment ideas

- All ideas are tailored to your preferences
- All advice is based on our fundamental investment experience in equities (Europe, United States, China), bonds, funds, ETFs, structured products, and unlisted assets (Private Market)

Suitability check before placing your orders

 We confirm the agreed portfolio risk before each transaction

Detailed market information

 Get in-depth information about investment opportunities and specific research topics Access to a dedicated Investment Adviser when choosing the BIL Advisio Privilege solution

 BIL Advisio Privilege allows you to profit from the expertise of a personal investment adviser together with your private banker

Monitor your portfolio

 We systematically monitor your portfolio allocation and market developments

Vast range of solutions

Benefit from greater upside potential as your portfolio is more diversified

What are the main risks when investing on financial markets?

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



Overview of BIL Advisio

A bespoke solution with access to tailored investment ideas across all asset classes and available products. Receive support from an investment adviser in addition to your private banker.

BIL Advisio Pro for professional clients: **direct access to the trading room, specific trading strategies,** and dedicated advice on the major financial markets.

The BIL Advisio service is available from a minimum investment of €2 million.

Investment philosophy of BIL Advisio

This is based on bespoke investment ideas, combining your preferences and the consensus of the BIL Advisory Investment Committee. This implies a disciplined process:

1. ADVISORY COMMITTEE

The Advisory Committee translates the investment strategy into viable and actionable advisory investment solutions (equities, fixed income, funds, ETFs, etc.).

2. YOUR OBJECTIVES

Investment opportunities that best fit your goals and risk appetite are identified and analysed within your portfolio.

3. FORMULATION OF INVESTMENT IDEAS

Buy/sell recommendations and product information are tailored to your portfolio, and sent to you by BlLnet, email or phone, or given to you when visiting your local branch. Once you validate these investments, we place your orders according to our best-execution policy.

This document is provided for information purposes only, does not constitute any advice (whether investment advice, legal, accounting, tax or other), and is only valid at the time it is given.

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

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