

banque *privée*

# BIL Crescendo

Our offering aimed at investors



BANQUE  
INTERNATIONALE  
À LUXEMBOURG



# BIL Crescendo

## *Our offering aimed at investors.*

- *Do you want to benefit from our economic and financial expertise?*
- *Would you like to be informed of available investment opportunities and the outlook for returns at the right time?*
- *Are you looking for a dedicated relationship manager who listens to your needs and understands your objectives?*

### *We believe that a strong partnership starts with open discussion and a clear analysis of your financial situation:*

- We analyse the structure of your portfolio.
- We identify your risk tolerance and performance expectations to determine your investor profile.
- We take your needs and preferences into account when defining your investment objectives.

### *Allowing you to manage your own investments with all the right tools.*

You alone decide on the composition of your portfolio and which investment opportunities to pursue using the analyses carried out by our experts to whom you have access through your relationship manager.

We provide you with the technical and human resources necessary to get the most out of your portfolio.

We have two packages available, depending on what type of investor you are:

- If you are a moderately active investor, BIL Crescendo Classico is the right solution for you.
- If, however, you are an active investor with more complex investment needs, BIL Crescendo Privilège is better suited to you.

You therefore benefit from an offering tailored to your needs and expectations that provides a variety of services and rates.



## ***BIL Crescendo Classico***

### ***A real partnership to accompany you in your investments.***

BIL Crescendo Classico ensures that you can reap the benefits of the fundamental values on which our service offering is based and which guide the relationship between you and your bank.

Our commitments are based on technical expertise, a proven track record and a structure that is wholly focused on our customers.

When it comes to the service that we provide and the products that we offer, we prioritise quality above all else:

- We aspire to excellence and ongoing innovation in our products and services so as to offer you the best returns.
- We give you access to financial information through your relationship manager or BILNet, our secure transactional website.
- We provide you with analyses and decision-making tools.
- We make it easier to place orders in optimum conditions by telephone (subject to certain terms), fax post and BILNet in particular.

### ***A relationship manager at your service.***

To help you make your investment decisions, your relationship manager is at hand to:

- provide professional assistance and present you with the various investment solutions available;
- explain the daily management of your account and give straightforward answers to your complex technical questions;
- provide clear, transparent statements of your assets;
- communicate with you in whatever way suits you best, be that in person, by telephone, by post or online;
- ensure that your needs are properly understood thanks to his or her knowledge of the unique financial, tax and cultural specificities of your country of residence.

Should your relationship manager be absent for any reason, a qualified person familiar with your dossier will be available to assist you.

Our aim is to build a long-term relationship with you based on openness, trust and confidentiality.



## ***BIL Crescendo Privilège***

### ***Preferential access to our expertise to help you with your investments.***

In addition to the high-quality services offered by the BIL Crescendo Classico package, BIL Crescendo Privilège gives you access to an open architecture.

This open architecture guarantees that you have access to the most suitable product. Our priority is to constantly search for the best-performing product, while remaining impartial.

BIL Crescendo Privilège gives you access to an **array of financial instruments:**

- You can choose from a wide range of investment solutions: funds, insurance, credit, equities, bonds, structured products, etc.
- We keep an eye on when the products in your portfolio mature so that you can reinvest your returns in optimum conditions.
- We call in our experts to present you with the different alternatives.

BIL Crescendo Privilège gives you access to **detailed financial analyses:**

- We send you a management report including the investment performance and breakdown of your portfolio either quarterly or on request.
- We send you our publications examining developments in the financial and/or regulatory world on a regular basis.

### ***On top of this, BIL Crescendo Privilège gives you access to additional services.***

Are you looking to manage your assets responsibly, to preserve them, build on them and even pass them down to the next generation?

- At your request, we will analyse the structure of your total assets.
- We suggest innovative solutions to structure your assets, allowing you to assess all of your needs and optimise your wealth.
- We provide a solution tailored to your financing needs.
- We endeavour to offer each of our customers a bespoke solution, a high-quality service and a proactive approach.
- You can request a meeting with the experts in our network (economists, portfolio managers, tax experts, insurance specialists, etc.).

Please consult your relationship manager who will provide you with support and explain our offering tailored to investors in detail. Our full pricing policy and the relevant terms and conditions are also available on request.



Banque Internationale à Luxembourg SA  
69, route d'Esch  
L-2953 Luxembourg  
RCS Luxembourg B-6307  
Tel.: (+352) 4590-6699  
private-banking.lu@bil.com

[www.bil.com](http://www.bil.com)

The information in this document is provided for guidance only and may in no way be interpreted as legal, accounting, financial or tax advice, or a recommendation, a guarantee of results, or (a solicitation to make) an offer to buy or sell any product or financial instrument. In any case, these statements are valid only on the date on which they were written and BIL does not undertake to update or revise them on the basis of new information, future events or other developments. Their publication may not be exhaustive, accurate or even recent. This information is no substitute for the knowledge and capabilities of the user but should be used in conjunction with the advice of a qualified professional. This information may come from external service providers. Except in the case of fraud or gross misconduct, the Bank may not be held liable for the use of this information or the direct or indirect consequences of using said information. The products and services described in this document may not be available in all countries.



BANQUE  
INTERNATIONALE  
À LUXEMBOURG