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banque *privée*

# BIL Duo

## Our advisory service

BANQUE INTERNATIONALE À LUXEMBOURG

# BIL Duo

## *Our advisory service is designed to help you if you want to:*

- *remain in control of your investments;*
- *personally manage your portfolio;*
- *talk to a financial market expert;*
- *receive proactive, tailored advice;*
- *rely on dedicated recommendations;*
- *benefit from the objective analysis of your portfolio;*
- *be informed of strategic forecasts issued by the bank.*

### *BIL Duo, a genuine partnership between our experts and you.*

**Managing your capital requires unfailing reliability and expertise.**

Banque Internationale à Luxembourg (BIL) makes every effort to provide you with high value-added services.

Each relationship manager, in cooperation with our financial advisers, has an array of financial tools at their disposal to provide you with a solution tailored to your preferences, investor profile, target return, liquidity requirements, investment horizon and risk tolerance.

**Managing your wealth means nurturing it, allowing it to blossom and then passing it on. BIL Duo is designed to help you do just that.**

You choose the optimum asset allocation by combining:

- specific advice and investment recommendations;
- market opportunities identified by our team of experts;
- analyses of market trends that we regularly make available to you.

## *Personalised investment advice: putting our expertise to work for your portfolio.*

- *We use a recognised and proven methodology.*
- *You can assess your risk tolerance at any time.*
- *Your orders are executed in compliance with the most stringent market standards.*
- *We provide you with tools to manage and analyse performance.*
- *Our comprehensive and transparent reporting helps you better understand your portfolio's performance and your investment options.*

Your relationship manager will help you define your investment strategy, while your financial adviser will offer you investment proposals.

We analyse your investor profile based on the following criteria:

- your risk tolerance;
- your knowledge and experience in investing in securities, financial instruments and investment vehicles;
- the structure of your portfolio;
- an assessment of your financial position;
- your investment objectives.

You can then draw on our financial expertise to manage your portfolio based on your choices and your investor profile.

### *The portfolio you want in three key steps:*

**1. A diagnosis of your current portfolio**

- asset allocation, diversification and foreign currency exposure;
- portfolio risk analysis (concentration, sensitivity, simulated volatility, etc.).

**2. Proposed structural changes or adjustments**

- a combination of your preferences, the results of our analyses and our market opinion;
- details of necessary changes;
- joint finalisation of the proposal and transactions.

**3. Portfolio monitoring**

- analysis of performance drivers;
- performance alerts;
- alignment with your predetermined investor profile.

## *BIL Duo: let the professionals support you.*

### *With BIL Duo, you can enjoy all of the following:*

- proactive, tailored investment proposals that take into account your circumstances, the structure of your assets and your investor profile and are generated using tried and tested in-house processes;
- regular, direct contact with your financial adviser to review your portfolio's performance while maintaining the relationship you have with your dedicated relationship manager;
- the expertise of our investment staff, including your financial adviser;
- regular updates to help you better understand financial market trends and macroeconomic developments while taking into account your investment preferences;
- a comprehensive range of investment vehicles in various currencies;
- prompt execution of your orders and instructions at preferential rates and in line with the most stringent regulatory standards;
- clear and detailed management reports covering, in particular, investment performance and portfolio composition.

### *BIL Chorus combines the benefits of BIL's discretionary investment and advisory services.*

You also have the option of combining discretionary investment with personalised investment advice.

- Keep control over your investments while delegating some investment decisions to our portfolio managers.
- Receive advice from financial sector professionals.
- Manage your portfolio together with your dedicated financial adviser.
- Benefit from a genuine partnership that puts each individual's expertise to best use.

Your relationship manager will be happy to explain our advisory service in more detail and guide you on how best to proceed. Our full pricing policy and the relevant terms and conditions are also available on request.

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