

# BIL Invest

Achieve your goals with the help  
of our investment funds



Together for you



See your dreams become a reality

Making your dreams a reality takes time, and before you can go anywhere you need to be able to fall back on solid savings and investment solutions. You've probably already opened a savings account or opted for tax-deductible investment products. So how can you make your savings go even further?

BIL Invest gives you access to a simple investment solution that is different from a traditional savings account and caters to all types of investors and projects, opening up a whole new world of opportunities on the financial markets.

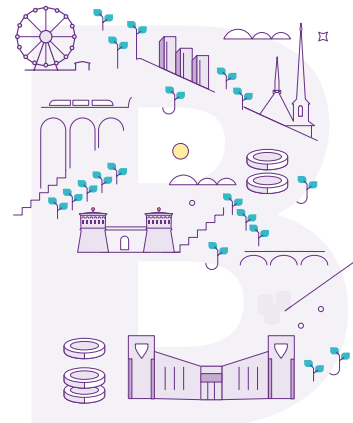
Achieve your goals

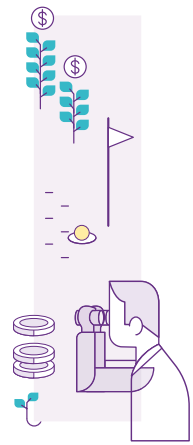


## Understanding funds

### — What is an investment fund?

- ✓ It is simply a body that collects savings from different investors with the same investment objectives. The money is pooled and then invested in various products available on financial markets, such as equities, bonds and currencies.





## — What are the advantages of a fund over a traditional savings account?

### ✓ Financial market opportunities

Interest rates on savings are currently low, and the financial markets offer a good alternative to try and get a better return on your investments.

### ✓ Easy access to different products

It can be difficult to get your head around all the different financial products out there and know where and when to invest, particularly for private investors, but funds give you easy access to these markets and products.

### ✓ Diversification

As the saying goes, "don't put all your eggs in one basket", and that's certainly true for investors. To avoid putting all your money in one stock and risk making heavy losses if it falls, it's important to try and spread your investments. Doing it on your own can be a long and complicated process and comes with costs, but funds cover a variety of securities and will allow you to minimise risk.

## — What should you know before investing in a fund?

Before launching yourself into the world of investment, it's important to determine your investor profile. This is a way of gauging your knowledge and experience, as well as identifying your financial situation, investment objectives and risk tolerance.

Your Relationship Manager can then recommend the right solutions for you.

**Contact them now to fill in your investor profile, or do it directly in BILnet:**

- on your computer: Personal area > Investor profile
- on your mobile or tablet via the BILnet app: My profile > Investor profile

Remember that investing in a fund entails risks, especially those associated with financial market fluctuations.

The more you invest in a risky product, the higher your potential gains or losses may be.

The risk and reward profile for each subfund is clearly presented in the KIID (Key Investor Information Document), available at [www.bilinvest.com](http://www.bilinvest.com).



# How to invest?

## Rest assured thanks to our **turnkey** approach

As an investor, your priority is to find a simple solution combining the opportunities offered by the financial markets, while taking into account environmental, social and governance (ESG) criteria or for their exposures to the themes defined by the United Nations in the Sustainable Development Goals (SDG). If you don't have the time or the desire to manage your investments yourself, our turnkey solution BIL Invest funds are the answer: it's the hassle-free option that doesn't involve any management or decision-making on your part – our professional portfolio managers will take care of everything for you.



Our four funds aim to optimise your savings based on the management style and risk level that is best suited to your investor profile.

### **BIL Invest Patrimonial Defensive**

- 3-year investment horizon
- Limited but relatively stable returns
- Prudent management targeting medium-term capital gains
- Maximum equity portion of 25%

### **BIL Invest Patrimonial Low**

- 3-year investment horizon
- Limited but relatively stable returns
- Modest proportion of the portfolio invested in riskier assets
- Balanced management targeting medium-term capital gains
- Maximum equity portion of 50%

### **BIL Invest Patrimonial Medium**

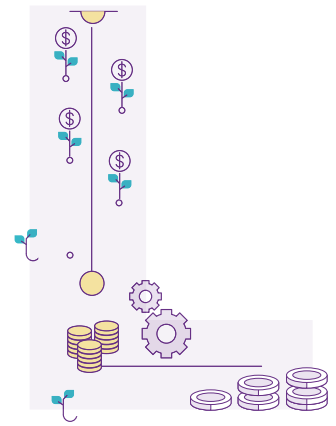
- 4-year investment horizon
- Greater potential capital growth through attractive returns
- Risk of significant fluctuations and losses
- Subfund aimed at investors with a relatively high risk profile
- Maximum equity portion of 75%

### **BIL Invest Patrimonial High**

- 5-year investment horizon
- Significant proportion of the portfolio invested in riskier assets
- High risk in exchange for potentially high returns
- Priority given to long-term capital gains
- Maximum equity portion of 100%

## — A fuss-free way to invest in funds

To make your life easier and help you save at your own pace, why not take out a Flexicav savings plan? It's accessible, flexible and comes with lots of advantages, allowing you to invest regularly in the BIL Invest Patrimonial subfund that best suits your investor profile, with no constraints and no minimum investment amount. All financial markets have highs and lows, and the perfect time to buy or sell is never certain. It is therefore natural to be wary of investing in the stock market. With recurring payments into Flexicav, your investments are spread out over time. This means that if markets fall during a certain period, you get a better average purchase price than if you had invested everything at once. Flexicav is the smart way to participate in the financial markets while achieving your objectives, and can help you save for a down payment on a house, prepare for retirement or support your children without having to keep a constant eye on the stock markets.



Visit [www.bil.com/flexicav](http://www.bil.com/flexicav) for more information or contact your BIL Relationship Manager to take out a Flexicav plan.

## — Choose the funds you want to invest in with our à la carte approach

This solution gives you a choice of 13 funds that you can mix and match according to your interests and how suitable they are for your investor profile. For example, you can choose to focus on a specific region, currency or asset class, safe in the knowledge that the securities in these funds have been carefully selected by professional portfolio managers.

- BIL Invest Equities Japan
- BIL Invest Equities Emerging Markets
- BIL Invest Equities Europe
- BIL Invest Equities US
- BIL Invest Absolute Return
- BIL Invest Bonds Emerging Markets
- BIL Invest Bonds EUR Corporate Investment Grade
- BIL Invest Bonds EUR High Yield
- BIL Invest Bonds EUR Sovereign
- BIL Invest Bonds USD Corporate Investment Grade
- BIL Invest Bonds USD High Yield
- BIL Invest Bonds USD Sovereign
- BIL Invest Bonds Renta Fund

Full details on these funds can be found at [www.bilinvest.com](http://www.bilinvest.com)

### Do you want to invest in BIL Invest? ALREADY A BIL CLIENT?

If you have a securities account and access to online banking, you can do it directly in BILnet or contact your Relationship Manager.

### NOT YET A BIL CLIENT?

Open an account online using the BILnet app or schedule a meeting at one of our 40 branches across Luxembourg.

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