

banque *privée*

BIL Orchestra

Your customised discretionary management



BANQUE
INTERNATIONALE
À LUXEMBOURG



BIL Orchestra

Your customised discretionary management

- *Would you like to call on our economic and financial expertise in order to reap the most from your investments?*
- *Would you like to be able to shape your own specific investment policy and/or state your own preferences in terms of portfolio management?*
- *Do you want to delegate the management of your assets to specialists?*
- *Do you wish to access a tailor-made discretionary management service through a portfolio created exclusively for you?*
- *Would you like to have a privileged relationship with your portfolio manager?*

BIL Orchestra: a completely personalised discretionary management mandate.

Managing significant wealth calls for availability and expertise.

Banque Internationale à Luxembourg (BIL) strives to provide you with access to high value added services.

BIL can manage your wealth with complete peace of mind, through a management philosophy dedicated to our private clients, as our priority is to protect your capital for as long as you wish to invest it.

BIL Orchestra gives you access to a tailor-made discretionary management service through a portfolio created exclusively for you by professionals, to match your expectations, wishes, investor profile, plans and investment horizon.

In order to offer you the most appropriate management approach for your needs, your relationship manager and portfolio manager carry out a detailed analysis of your financial position. During this preliminary phase, your financial position and regulatory situation are thoroughly researched.

You can access various types of financial assets in open architecture, such as bonds, equities, traditional and alternative funds and commodities, all in different currencies.

BIL Orchestra is available through several structures, including via life insurance policies and Luxembourg Specialised Investment Funds.



Asset management that is entirely focussed on you.

With BIL Orchestra, the focus is on you, allowing you to benefit from:

- a strategy that you have defined in advance with your relationship manager and portfolio manager;
- a personalised and transparent portfolio that has been customised to fit your preferences, objectives and investment horizon and to match your investor profile;
- the know-how of specialists who monitor your portfolio on a daily basis;
- a regular, detailed report containing a full analysis of your results and the strategy pursued;
- regular updates on financial market developments and macroeconomic information allowing you to better understand market changes;
- a special relationship and one-to-one meetings with your relationship manager and portfolio manager, and even the management team leader.

Our portfolio managers' expertise supporting your wealth.

Our portfolio managers are guided by the decisions of the bank's investment committees, working perfectly with all the management skills available within the team.

The strategies used are the result of the management team's robust process: retrospective and prospective financial market analyses, portfolio simulations, risk analysis and individual line and fund selection.

The procedure for selecting financial instruments is completely transparent and uses open architecture.

Contractual flexibility.

Each BIL Orchestra portfolio is managed by its own dedicated portfolio manager who acts in accordance with the various guidelines that determine your investment policy.

With BIL Orchestra, you can change your investment policy whenever you like. Just ask.

Please consult your relationship manager who will provide you with support and explain our investment solutions 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
T (+352) 4590-6699
private-banking.lu@bil.com

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