

# BIL ADVISIO

Putting our expertise to work for your portfolio



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

Together for you

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PRIVATE BANKING

- *Would you like to receive portfolio management advice and recommendations?*
- *But do you also want to make the investment decisions yourself?*

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*You can call on the expertise of our market professionals and your Relationship Manager to help and guide you in your investments, but make the final decisions yourself. Our analysis takes into*

*account your financial position and investment experience, knowledge and objectives, as well as your risk appetite. Our experts then suggest the opportunities most appropriate for your needs.*

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You choose the package that suits you best  
*from our three advisory solutions.*

## BIL ADVISIO *Classic*,

investment advice with your dedicated Relationship Manager

You have considerable autonomy in your decisions. However, you occasionally need investment ideas suited to your portfolio.

- Your **Relationship Manager** is your main point of contact.
- You receive **recommendations** according to your investor profile and investment horizon.
- They can also discuss the **Bank's view** of the financial markets.
- The **investment universe** is carefully **marked and controlled**. It benefits from the same selection processes as the BIL ADVISIO *Premium* and BIL ADVISIO *Combi* advisory packages.



## BIL ADVISIO *Premium*,

a real partnership between you and our experts

You are active on, and have a good knowledge of, the financial markets. However, you want proactive support from a market professional to discuss and receive individual recommendations while remaining the decision-maker.

- You work in close contact with your **Investment Adviser** to review your portfolio's performance while maintaining an open line of communication with your dedicated Relationship Manager.
- You proactively receive **customised investment proposals**. These take into account your circumstances, the structure of your assets and your investor profile.
- Our proposals relate to the assets that you buy and sell, as well as your portfolio's **structure** and **risk management**.
- The **investment universe** is **broad and diversified**, covering the main asset classes. It is determined on the basis of rigorous and proven selection processes, which allow for any changes to be made safely.



# BIL ADVISIO *Combi*,

## where discretionary management meets investment advice

Do you want the best of both worlds? Keep control over some of your portfolio, while delegating certain investment decisions for greater peace of mind.

- You enjoy **regular, special contact with your Investment Adviser** and receive proactive, customised advice.
- Your **bespoke portfolio is split into two parts** to distinguish between the assets entrusted to us for discretionary management, and those for which you would like to receive investment advice.
- Your Adviser manages your **discretionary management** assets with complete transparency. For the portion of your assets under **advisory management**, they give you recommendations with **the same level of demand as BIL ADVISIO Premium**.
- The advice given takes into account the whole of your portfolio to ensure that your investor profile and investment horizon are respected.



- In addition to your detailed asset report, you receive **information on financial market developments** to help you analyse your portfolio's performance.
- Your **Relationship Manager** remains your dedicated point of contact for all your other projects.

## Investment advice tailored to your needs

Based on an **advisory agreement**, BIL ADVISIO *Classic*, BIL ADVISIO *Premium* and BIL ADVISIO *Combi* can be broken down into four investment profiles offering different asset allocations, risk levels, target returns and investment horizons. Your risk tolerance and ability to withstand losses are taken into account by our experts at all times.

It is important to remember that the financial instruments recommended may fall in value according to the following risks: market, liquidity, credit, interest rate and currency risks. The risks taken are proportionate to the expected returns.



## BIL ADVISIO, our investment advisory services

- You receive tailored **recommendations** to manage your portfolio and keep control of your risk level. These recommendations concern both the structure of your portfolio and the instruments that you buy and sell.
- You receive a **full analysis of your portfolio** and are regularly informed of BIL's market outlook.
- Instruments are selected with the help of **robust, independent methodologies**.
- You have **regular, sophisticated reports** detailing the composition of your portfolio and the performance of your investments, broken down by asset class and position.
- Your **dedicated contact person** is on hand to answer your questions on the markets or the strategy followed.

## Need further information?

In cooperation with the Portfolio Management team, your Relationship Manager will provide you with support and explain our investment advisory services in detail.

The fee schedule is transparent and depends on the advice provided. Your Relationship Manager will be pleased to go through it with you.

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