

BIL SERENIO

Entrust the management of your assets to our experts



BANQUE
INTERNATIONALE
À LUXEMBOURG

Together for you

PRIVATE BANKING

- *Do you want to delegate the management of your assets to specialists and benefit from peace of mind?*
- *Are you looking for agile, robust and proactive investment solutions?*

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Choose your investment strategy with your Relationship Manager. Their analysis takes into account your financial position and investment experience, knowledge and objectives, as well as your risk appetite. Entrust us with the management of your portfolio to make the best return on your investments and focus on what matters to you most.

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You have access to a wide range of solutions
with **BIL SERENIO Classic** and **BIL SERENIO Premium**.

BIL SERENIO *Classic*,

diversified discretionary management for greater peace of mind over your wealth

- Your assets are invested in the best **opportunities identified by our experts** on the financial markets.
- You gain access to **professional, diversified management** that allows you to spread your portfolio over a **wide range of assets**.
- An **investment process** based on a medium to long-term horizon.
- You benefit from an investment philosophy **orientated around Private Banking clients**.
- You receive **sophisticated reports** detailing the composition of your portfolio and the performance of your investments.





BIL SERENIO *Premium*, discretionary management tailored to you

Managing significant wealth calls for availability and expertise. BIL offers you customised discretionary management solutions and does everything it can to provide high-value-added services.

- BIL SERENIO *Premium* gives you access to **bespoke discretionary management** through a portfolio created just for you by our investment experts.
- To provide you with the management best suited to your needs, as well as a traditional analysis of your financial position, we let you **shape your own investment policy** and indicate preferences for the management approach taken and financial instruments used.
- You enjoy **privileged contact with your Portfolio Manager** regarding the strategy followed and the financial outlook.
- You have **regular, sophisticated reports** detailing the composition of your portfolio and the performance of your investments, broken down by asset class and position.

Asset management services tailored to your needs

Based on a **discretionary management agreement**, BIL SERENIO *Classic* and BIL SERENIO *Premium* can be broken down into four investment strategies 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 be aware that the value of the investment portfolio financial may fall, in particular according to the following risks: market, liquidity, credit, interest rate and currency risks. The risks taken are proportionate to the expected returns.



BIL SERENIO, our range of discretionary management solutions

To provide you with the best possible management, we work on the basis of a rigorous asset allocation process, built around an experienced team and backed by systematic risk management. In this manner, optimal investment and allocation solutions are used to build your portfolio.

You benefit from:

- **peace of mind** in the management of your portfolio;
- a **special relationship** and **face-to-face meetings** with your Relationship Manager and a representative of the Portfolio Management team regarding the strategy implemented and your financial outlook;
- **active management** tied in to the guidelines set by the Investment Committee;
- access to **investment solutions** derived from professional, independent selection processes.

Need further information?

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

You can also obtain our full fee policy and the relevant terms and conditions from your Relationship Manager.

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