

# Flexicav

A different way of saving, at your pace



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

Together for you



**Are you looking to build a nest egg** for your children's future, finance their studies, buy a second home or supplement your pension?

Choose **Flexicav**, an investment fund savings scheme that gives you access to financial markets.

When interest rates on savings accounts are very low, Flexicav lets you enjoy **greater potential returns**.

## ➔ What are the benefits of **Flexicav** ?



### ACCESSIBLE

- There is no minimum investment amount, so you choose how much you want to invest.
- Enjoy peace of mind by contributing to your savings plan via standing order from your bank account.



### FLEXIBLE

- Access your capital at any time.
- Increase or decrease your payments whenever you like.
- Suspend or cancel your plan whenever you need to without incurring any fees.
- Choose how often you want to invest: weekly, monthly, every two months, quarterly, every six months or annually.



### ATTRACTIVE

- No custody fees
- No entry fees for under 18s\*
- Receive EUR 50 when your child is born (to be paid into a Flexicav plan)

\*See in branch the applicable entry fees beyond 18 years old.

## → How **Flexicav** works

1

You determine your investor profile with your Relationship Manager.

This will allow us to identify your investment objectives and your experience in financial instruments and capital markets. On this basis, we will be able to propose suitable solutions that are in line with your risk appetite.

2

You choose the subfund of the BIL Invest fund that best matches your profile.

BIL Invest is an investment fund (SICAV) with multiple subfunds that invest in different products such as equities and bonds.

3

You choose how much you want to invest, and at what intervals.

## And that's it!

Take advantage of the opportunities offered by the financial markets according to your means and at your pace, without needing to constantly track their performance. Our experts will do this for you.

## → What does a **Flexicav** investment involve?



**Flexicav offers you the chance to invest in the BIL Invest investment fund.**

BIL Invest is a **turnkey solution** that is tailored to your investor profile.

You don't need to be an expert on the markets, follow the financial news or choose between equities, bonds or other financial instruments: our team of financial experts will take care of this for you.

**You can choose from our various BIL Invest subfunds** depending on your investor profile, your investment objectives and your planned investment horizon. Each subfund has a distinct, specific and diversified investment policy.

**BIL Invest gives you easy access to a global, professional management solution that is tailored to your investor profile and your financial goals.**

Please note investing in a fund exposes you to a risk of capital loss. Past performance is no guarantee of future performance.







## → Why invest at regular intervals rather than all at once?

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.

Flexicav is designed to spread out your investments over time, giving you a better average purchase price with less risk.

Flexicav is the smart way to participate in the financial markets while achieving your objectives.

## Worth knowing

### Flexicav – save for your children

Flexicav is the ideal way to start building a nest egg for your children early on, and has a number of advantages:

- Receive EUR 50 to invest in a Flexicav plan when your child is born
- No entry fees before their 19th birthday

### Enjoy retirement with Flexicav

Get guaranteed annuities whenever you need by partially redeeming your fund units (see terms and conditions in-branch). Think ahead and start paying into a Flexicav plan well before the legal retirement age.

### Tax

No withholding tax is levied if you are a Luxembourg resident or equivalent. If you remain invested for more than six months, any capital gains will not be subject to tax.



Interested in a Flexicav savings plan?

- Why wait? Contact your Relationship Manager on our online banking service BILnet or by telephone.
- Simply call 4590-5000, or visit your local branch.



## → They have chosen **Flexicav**...

### *A great way to invest on the stock market*

DAN, DIVORCED, 1 CHILD

I was hesitant about shares and the stock market at first, but when I saw the interest rate for savings accounts I knew I needed a better option. I chose the BIL Invest Patrimonial Defensive fund, which diversifies my investment and keeps the risk low. I put EUR 50 into my Flexicav every month.



### *No constraints, high flexibility*

MARTINE, 45, MARRIED

I've had a Flexicav account for 5 years now, and after taking parental leave I wanted to freeze my EUR 150 monthly payment to have a bit of breathing room. The procedure was very simple, and at the end of the parental leave I started paying in again. Super practical!



### *An attractive option for a down payment*

LOUIS, 35, SINGLE

I started working in Luxembourg a year ago. I'd like to buy an apartment in a few years, but given the housing prices I really need to put some money aside. I'm counting on this savings plan to help me make a down payment.



### *Hassle-free saving*

CLAIRE, 36, MARRIED, 2 CHILDREN

You always hear a lot about the stock market and finance, but honestly I don't know a lot on the subject. With Flexicav, I don't need to worry about anything! I put in EUR 100 every month and I know it will be invested in funds selected by specialists.

### *To help put my kids through education*

BEN, 41, MARRIED, 2 CHILDREN

Once you know how much business school tuition and student accommodation costs, it makes you look at better ways of saving for your children's future. As for me, I wanted something other than a traditional savings account, with higher returns. And I found Flexicav!



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