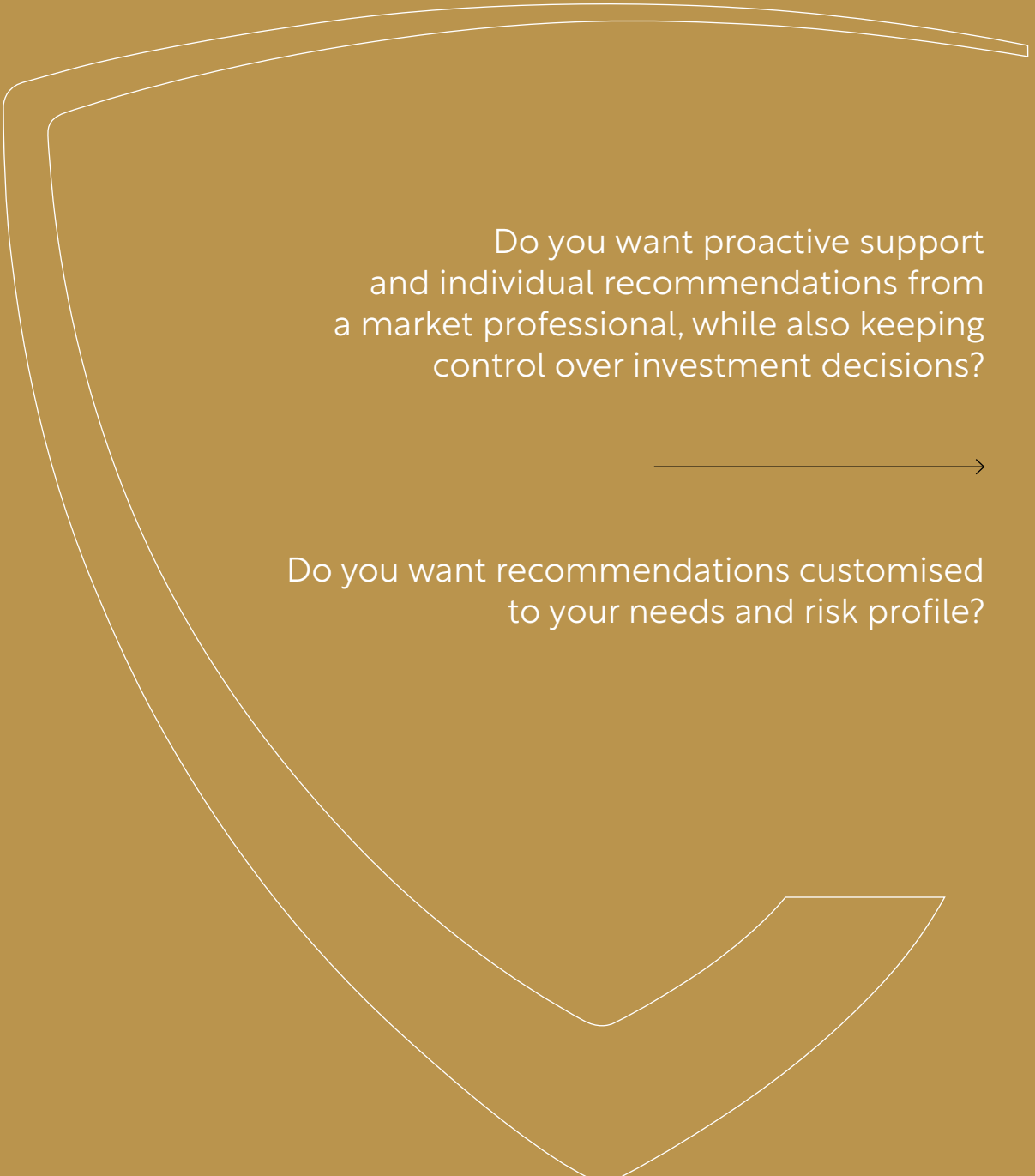


GET TAILORED
ADVICE AND
MAKE YOUR
OWN INVESTMENT
DECISIONS



Do you want proactive support
and individual recommendations from
a market professional, while also keeping
control over investment decisions?




Do you want recommendations customised
to your needs and risk profile?

WITH BIL **ADVISIO**, MAKE THE MOST OF YOUR
RELATIONSHIP WITH YOUR PRIVATE BANKER.

GET SUPPORT AND GUIDANCE WITH PROACTIVE,
CUSTOMISED INVESTMENT PROPOSALS, WITH
THE FINAL DECISION YOURS.



WEALTH MANAGEMENT

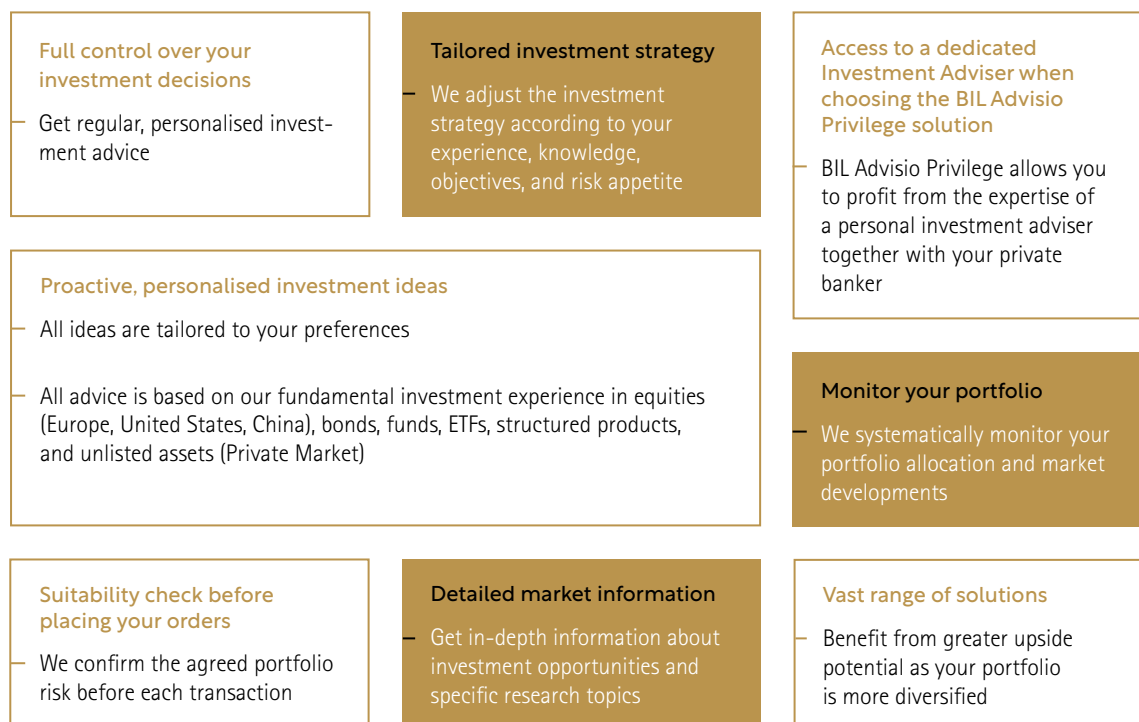


→ **BIL Advisio is an advisory mandate**

that offers tailored recommendations to manage your portfolio and control your risk level. These recommendations concern both the structure of your portfolio and the instruments you buy and sell. The final investment decisions are made by you.


→ You receive regular, detailed reports on your portfolio composition and the performance of your investments, broken down by asset class and position.

What are the characteristics and benefits of BIL **Advisio**?



What are the main risks when investing on financial markets?

It is important to remember that investing in the financial instruments recommended through BIL Advisio may expose you to a risk of capital loss due to market, liquidity, credit, interest rate, and currency risks.

A middle-aged man with a grey beard and hair, wearing a dark suit, light blue shirt, and striped tie, is seated at a desk. He is looking down and to the right with a thoughtful expression. His hands are clasped together on the desk. In the background, there is a large window with a view of a brick building. The lighting is soft and professional.

Need more information?

Contact a BIL private banker by calling **(+352) 4590-5000** or sending an email to **contact.wealthmanagement@bil.com** for support and explanations, or to receive the relevant terms and conditions and full fee schedule for BIL Advisio.

Overview of BIL **Advisio** investment solutions

CLASSIC

Access to predominantly in-house products and a **best-in-class BIL selection** (open architecture)

PRIVILEGE

A bespoke solution **with access to tailored investment ideas across all asset classes** and available products. Receive support from **an investment adviser** in addition to your private banker

PRO

Direct access to the trading room, specific trading strategies, and dedicated advice on the major financial markets

Investment philosophy of BIL **Advisio**

This is based on bespoke investment ideas, combining your preferences and the consensus of the BIL Advisory Investment Committee. This implies a disciplined process:

1. **ADVISORY COMMITTEE**

The Advisory Committee translates the investment strategy into viable and actionable advisory investment solutions (equities, fixed income, funds, ETFs, etc.).

2. **YOUR OBJECTIVES**

Investment opportunities that best fit your goals and risk appetite are identified and analysed within your portfolio.

3. **FORMULATION OF INVESTMENT IDEAS**

Buy/sell recommendations and product information are tailored to your portfolio, and sent to you by BILnet, email or phone, or given to you when visiting your local branch. Once you validate these investments, we place your orders according to our best-execution policy.

This document is provided for information purposes only, does not constitute any advice (whether investment advice, legal, accounting, tax or other), and is only valid at the time it is given.

This information is not intended to replace the knowledge and expertise of their user.

This document is not exhaustive and is subject to BIL's General Terms and Conditions.

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The products and/or services described in this document may not be available in all countries.

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WEALTH MANAGEMENT