

Factsheet R-PlanInvest

Illustration of forecast costs and fees for investment services and financial instruments

This document provides you with an illustration of all forecast costs and fees that will be generated as a result of the provision of R-PlanInvest investment services.

The costs and fees applicable to R-PlanInvest service are limited to the subscription fee of 1.25%, the fees related to the financial instrument and commission payments. No custody fees, no management fees and no redemption fees are payable.

The calculation of forecast costs reflects all costs and charges within the following categories, as required by the European Directive on Markets in Financial Instruments (MiFID II) of 15 May 2014:

- **Costs and fees for investment services provided, invoiced by Banque Raiffeisen s.c. (hereinafter “the Bank”).**

These are limited to subscription fees of 1.25% which are debited from the client's account on each subscription. The Bank does not apply such non-recurring, recurring, transactional or ancillary costs and fees.

- **Costs and fees of financial instruments, invoiced by third parties.**

This item includes recurring fees net of any commission payments such as management fees, transaction fees such as brokerage fees, and incidental costs such as performance fees within the UCITS fund.

These fees are reflected in the price of the instrument and thus not debited from the client's account.

The Bank does not apply any non-recurring fees in relation to financial instruments other than the subscription fees shown under transaction costs associated with the investment services provided by the Bank.

- **Commission payments received by the Bank.**

If the issuer of a financial instrument pays a proportion of the recurring expenses associated with the financial instrument to distributors, this commission payment is listed as a separate fee and the recurring fees in relation to the financial instrument are shown net of the commission payment.

To estimate forecast costs and fees, the following factors will be taken into account:

- **the amount invested each year** determines the subscription fees.
- **the term of the investment** and
- **the return of the fund** which, together with the amount invested each year, determine the value of the portfolio and accordingly the recurring fees in relation to the financial instruments and the commission payments.

Consequently, the following illustrations of forecast costs and fees have been put together based on assumptions relating to

- the annual investment,
- the term of the investment and
- the average annual return of the fund.

Estimates are based on the Bank's fees and terms in force on the date on which this document is published. In terms of the fees relating to financial instruments and commission payments, the estimates are based on those financial instruments that are eligible for R-PlanInvest service and their costs as communicated by issuers at the time of publication of this document.

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Description

R-PlanInvest is a savings plan in the form of an investment fund (SICAV) that offers you the opportunity of seeking higher potential returns than a saving account, thereby enabling you to save for your future needs and projects. The choice of available funds also allows you to choose the investment policy that best suits your profile.

R-PlanInvest is an investment plan based on regular payments into funds appropriate to your profile.

You regularly invest an amount of your choice (minimum of €50) in one of the funds offered by the Bank. Payments are made via a monthly, quarterly, half-yearly or annual standing order. In order to optimise the average purchase price, we recommend monthly payment.

Thanks to the multiple funds offered by the Bank, you can choose from the funds most suited to your investment profile.

The benefits for you:

- Attractive tax status – The capital gains are non-taxable if the holding period exceeds 6 months.
- Diversification of savings - A complement to monetary savings.
- Flexibility – Possibility of stopping payments or withdrawing from the investments at any time.
- No initial capital requirement.
- Attractive pricing - No custody fee, discount on subscription fees.
- Free choice in terms of frequency level (one-off, monthly, quarterly, half-yearly, annual) and amount of the payment.
- The smoothing effect of purchase prices - Investment in a SICAV through constant and regular payments makes it possible to take advantage of a smoothing effect on purchase prices. The cost-averaging strategy has a positive impact on the average purchase price (cost price) by balancing fluctuations in purchase prices.

Features:

- Investment horizon: 5-10 years (depends on the investment fund selected);
- Investment choices: Determined by the Investor from the SICAVs offered;
- Minimum amount to save and regularity: €50/month, €150/quarter, €300/half-year or €600/year;
- Supplementary payments: Possible at any time;
- Withdrawals possible at any time at no cost, cash available in the account within 2-3 days;
- SICAV entry charges: 1.25% (reduction on standard rates);
- Exit charges: Free;
- Custody fees: Free;
- Securities statement: Notice on every transaction, annual securities annual deposit statement.;

Detailed example: “LUX-Portfolio Balanced” R-PlanInvest portfolio

This paragraph provides a breakdown of forecast costs and fees using the funds “LUX-Portfolio Balanced” as an example.

Calculation assumptions:

Term of the investment:	10 years
Annual investment:	€1,200
Portfolio value after 10 years:	€14,368.94
Average annual return of the fund:	4.31% (=2016-2020 arithmetic average) *

Detailed breakdown of costs and fees between the categories prescribed by law:

	ANNUAL AVERAGE	
	AMOUNT	PERCENTAGE
Costs and fees for investment services provided, invoiced by the Bank		
- non-recurring	-	-
- recurring	-	-
- transactional	€15.00	0.21%
- incidental	-	-
Sub-total	€15.00	0.21%
Costs and fees of financial instruments, invoiced by third parties		
- non-recurring	-	-
- recurring items net of any commission payments	€73.39	1.03%
- transactional	-	-
- incidental	-	-
Sub-total	€73.39	1.03%
Commission payments received by the Bank	-	-
Total	€88.39	1.24%

*Past performance is not indicative of future performance.

The **total average annual costs and fees** of a portfolio that meets the criteria set out above are estimated at €88.39, which represents 1.24% of its average value. Costs and fees vary depending on changes in the price of the fund.

If the amount invested annually remains constant, the associated annual amount of subscription fees also remains constant. However, the value of the portfolio increases each year and consequently the amount of recurring costs and fees relating to the fund increases proportionally.

The percentage of annual subscription fees and the percentage of total annual costs relative to the average value of the portfolio fall every year.

Costs and fees associated with the fund

This paragraph provides an overview of the forecast costs and fees for all funds available under R-PlanInvest investment services.

Calculation assumptions:

Amount invested annually: **€1,200**
Term of the investment: **10 years**
Average annual return of the fund: **2016-2020 arithmetic average ***

Average annual costs as a percentage of the average value of the portfolio:

Funds	Subscription fees	Fees related to the financial instrument	Commission payments	Total cost	Average annual return (2016-2020 arithmetic average) *
LUX-Portfolio Defensive	0,23 %	1,05 %	-	1,28 %	2,39 %
LUX-Portfolio Balanced	0,21 %	1,03 %	-	1,24 %	4,31 %
LUX-Portfolio Growth	0,20 %	1,37 %	-	1,57 %	5,89 %
LUX-Portfolio Dynamic	0,19 %	1,42 %	-	1,61 %	7,32 %
LUX-Croissance	0,23 %	1,00 %	-	1,23 %	2,42 %
LUX-Equity Emerging Markets	0,15 %	2,26 %	-	2,41 %	13,14 %
Uniglobal	0,14 %	0,85 %	0,60 %	1,59 %	14,39 %
LUX-Equity Europe	0,23 %	1,32 %	-	1,55 %	2,24 %
Vontobel Fund – Clean Technology	0,13 %	1,06 %	0,99 %	2,18 %	16,61 %
Vontobel – European Equity	0,19 %	1,17 %	0,82 %	2,18 %	6,56 %
LUX-Equity Low Volatility	0,18 %	1,37 %	-	1,55 %	7,63 %
LUX-Equity Global	0,17 %	1,37 %	-	1,54 %	9,63 %
LUX-Equity High Dividend	0,19 %	1,35 %	-	1,54 %	7,36 %
LUX-Portfolio Global Flexible	0,20 %	1,39 %	-	1,59 %	5,17 %
LUX-Portfolio Global Flexible Serenity	0,24 %	1,42 %	-	1,66 %	1,46 % **
LUX-Equity Best Sectors	0,18 %	1,45 %	-	1,63 %	8,56 % ***
Uninachhaltig Aktien Global	0,12 %	0,88 %	0,60 %	1,60 %	17,02 % ****
Vontobel Fund – Bond Global Aggregate	0,22 %	0,63 %	0,48 %	1,33 %	3,30 %
Vontobel Fund II – Vescore Active Beta	0,30 %	0,53 %	0,54 %	1,37 %	-4,93 % *****
Uniindustrie 4.0	0,08 %	0,94 %	0,60 %	1,62 %	26,52 % *****
LUX-Equity Green	0,23 %	1,370 %	-	1,60 %	1,95 % *****
LUX-Bond Green	0,26 %	0,91 %	-	1,17 %	-0,6 % *****
UniRak Nachhaltig C	0,25 %	0,85 %	0,60 %	1,70 %	-
UniRak Nachhaltig Konservativ C	0,25 %	0,85 %	0,60 %	1,70 %	-

*Past performance is not indicative of future performance.

** LUX-Portfolio Global Flexible Serenity has only existed since 23/11/2016. The average annual return since 2017 has been taken into account.

*** LUX-Equity Best Sectors has only existed since 13/02/2018. The average annual return since 2019 has been taken into account.

**** Uninachhaltig Aktien Global has only existed since 01/06/2018. The average annual return since 2019 has been taken into account.

***** Vontobel Fund II - Vescore Active Beta has only existed since 21/01/2019. The average annual return since 2020 has been taken into account.

***** Uniindustrie 4.0 has only existed since 28/02/2018. The average annual return since 2019 has been taken into account.

***** LUX-Equity Green has only existed since 16/11/2020. The return since 2021 has been taken into account

This document is provided for illustrative purposes only. Actual costs and expenses incurred in relation to a portfolio may vary based on the actual composition of the portfolio. These amounts are communicated annually to all holders of securities portfolios.