

PRIVATE BANKING



R-CONSEIL

Regular advice

R-Conseil is aimed at investors seeking **regular and proactive investment advice**.

With R-Conseil you benefit from a privileged contact with a **dedicated Private Banker** and from investment products selected by our experts. You receive on a quarterly basis our publication **"Investors' Outlook"**, together with a portfolio overview with a wide range of performance indicators, as well as an annual tax report. You also have access to our **"Investors Hotline"** and numerous preferential rates.

Entry threshold: EUR 125,000

PREFERENTIAL RATES

- Place market orders: 50% off standard rate
- Place market orders with R-Net: 50% off R-Net rate
- Tax reporting: free of charge

Your other benefits:

- a dedicated Private Banker
- access to our "Investors Hotline"
- our quarterly publication "Investors' Outlook", with a focus on current issues and our macroeconomic perspective
- quarterly portfolio overview with a wide range of performance indicators

Rate

- Annual fee: 0.50% (excluding VAT) calculated solely on the securities portfolio (cash position excluded)
- OPERA member discount: 10%

Detailed pricing at www.raiffeisen.lu