

R-GESTION Discretionary fund management

Are you interested in having experts in discretionary management handle your assets? This way, you can grow your portfolio with complete peace of mind. Your capital is managed according to your investor profile, your sustainability preferences and according to the selected discretionary management directive.

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Advantages

Trust and time savings
 Your assets are managed by experts in discretionary management.

Minimum investment amount
 The entry threshold is set at €125,000.

Investments

Your investments are managed according to your investor profile and sustainability preferences.

- Access to our "investor hotline"
 - You benefit from our investment expertise at all times.
- Quarterly statement and yearly tax reporting

On request, you will receive various performance indicators on the evolution of your portfolio and a summary document to help you fill in your tax return.

Investors' Outlook

You receive our quarterly brochure highlighting current issues and our macroeconomic perspective.

Pricing advantages

Standard rate

- Annual management fee: 0.50% p.a. + VAT
 OPERA Member discount: 10%
- Stock market orders 50% discount

Performance rate

- Annual management fee: 0.30% p.a. + VAT
 OPERA Member discount: 10%
- Performance fee only applicable if net performance exceeds 2%: (net performance - 2%) x 0.10 p.a. + VAT
- Stock market orders 50% discount



Our directives

Directives	SFDR categorisation*	Investment profile	Money market instruments	Bonds	Equities	Alternative investments***
Defensive	Article 8	Defensive	3% - 35%	40% - 60%	10% - 30%**	15% - 35%
Flexible	Article 6		3% - 40%	20% - 60%	20% - 60%	5% - 40%
Balanced	Article 8	Balanced	3% - 35%	20% - 40%	30% - 50%**	15% - 35%
Sustainable	Article 9		3% - 40%	35% - 75%	20% - 60%	0% - 40%
Dynamic	Article 8	Dynamic	3% - 35%	0% - 20%	50% - 70%**	15% - 35%
Aggressive	Article 8	Aggressive	3% - 25%	0% - 0%	60% - 80%	15% - 35%

^{* &}quot;SFDR" categorisation (regulation on sustainability reporting in the financial services sector).

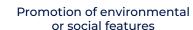
^{***} May include speculative securities.



Sustainability risk

integration

Article 6



Article 8



Sustainable investments

Article 9



The "Directive Sustainable" of the discretionary asset management of Banque Raiffeisen is certified with the "LuxFLAG ESG Discretionary Mandate Label", awarded by the independent LuxFLAG institute.

Our investment advisors at the head office or in our branches are available to guide you towards the solutions **best suited** to your wealth management objectives and needs.



For more information, please **visit our website** or contact an advisor either by phone at **2450-3030** or by e-mail at **privatebanking@raiffeisen.lu**.

Disclaimer

The information in this non-binding advertising document is for information purposes only and does not constitute an offer to sell, investment advice or an inducement to invest, nor is it a substitute for the advice of a manager. Investing in financial instruments involves risks. We invite you to consult the Investor Guide available on the website. Past performance is not indicative of future performance.



In addition to the maximum investment, 5% can be invested in real estate equities.