



# 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.

### 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	Bonds	Equities	Alternative investments**
Defensive	Article 8	Defensive	0 % - 20 %	50 % - 70 %	25 % - 45 %	0 % - 10 %
Maximum 45 % equities + alternative investments						
Flexible	Article 6	Balanced	0 % - 25 %	25 % - 55 %	40 % - 70 %	0 % - 15 %
Maximum 70 % equities + alternative investments						
Balanced	Article 8	Balanced	0 % - 20 %	30 % - 50 %	45 % - 65 %	0 % - 10 %
Maximum 65 % equities + alternative investments						
Sustainable	Article 9	Balanced	0 % - 20 %	30 % - 55 %	45 % - 65 %	0 % - 10 %
Maximum 65 % equities + alternative investments						
Dynamic	Article 8	Dynamic	0 % - 20 %	10 % - 30 %	65 % - 85 %	0 % - 10 %
Maximum 85 % equities + alternative investments						
Aggressive	Article 8	Aggressive	0 % - 10 %	0 % - 20 %	75 % - 95 %	0 % - 10 %

\* "SFDR" categorisation (regulation on sustainability reporting in the financial services sector).

\*\* May include speculative securities.



Sustainability risk  
integration

Article 6



Promotion of environmental  
or social features

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.



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