



R-PLANINVEST

Investment fund savings scheme

Are you looking for an alternative savings solution to finance your future projects? Are you interested in investing in the stock market, but prefer to remain flexible and manage your risks according to your investor profile? With **R-PlanInvest**, Banque Raiffeisen offers you an individual and simple solution to make your savings grow in line with the financial markets.

Advantages

- **Build up capital**
A savings plan that matches your needs and future plans, including those of your family.
- **Customised solution**
A free choice of the savings amount (minimum €50 per month) and of the frequency of the automatic payments (monthly, quarterly, half-yearly, annually).
- **Flexibility and adaptability at any time**
Additional payments, interruptions and withdrawals are possible at any time.
- **Diversification of savings**
An alternative to money market savings for you and your family. You don't need to be an expert in investment funds!
- **Individual investment policy**
Investment knowledge and experience, sustainability preferences, risk tolerance as well as your personal and financial situation determine your specific investment policy.
- **Reduced risk**
Constant and regular payments over the medium to long term help to smooth out fluctuations in the financial markets.
- **Multiple funds**
Raiffeisen offers a wide range of funds, including ESG funds, for optimal diversification of your portfolio.
- **Attractive pricing**
No custody fees.

What are the next steps?

1. Determine your investment policy

Your branch advisor will help you to determine your investor profile and investment policy based on a questionnaire focusing on your financial situation, your knowledge and investment objectives, as well as your tolerance for risk and your sustainability preferences. This can also be done independently via your R-Net online banking.

2. Select your R-PlanInvest funds

Depending on your investor profile and the investment policy you can choose between one or more funds recommended and approved by the Bank. Your advisor will guide you through the different possibilities and will be at your disposal to answer any questions you may have.

3. Choose the amount and frequency of your contributions

You are free to choose the amount (minimum €50 per month) and frequency of contributions. By opting for a regular investment, you can potentially get a better purchase price and you limit the risks compared to a one-off investment.

For more information, **contact your branch advisor or the Online Branch**, by phone at **2450-1000** or by e-mail at **online@raiffeisen.lu**.

Don't hesitate to consult our dedicated page on our website:



Disclaimer

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Investments in funds should only be made after examining the information relating to the legal, regulatory and tax consequences, particularly with regard to compatibility with your personal resources, if necessary, with the help of an advisor. You should refer to the R-PLANINVEST contract and the official documents published by the issuers of the various SICAVs, such as sales prospectuses and/or regulations, key disclosure documents, annual/semi-annual reports of the SICAVs, which are available from Banque Raiffeisen s.c., 4, rue Léon Laval, L-3372 Leudelange. Only these documents contain official information and data of the issuers. Banque Raiffeisen s.c. cannot accept any liability for the quality, accuracy, with regard to the current nature or completeness of such information. Consequently, Banque Raiffeisen s.c. shall not be liable for any consequences that may result from inaccurate information, simulations or prices in these documents, except in the case of fraud or gross negligence. No investment decision should be made exclusively on the basis of these documents; Banque Raiffeisen s.c. cannot be held responsible and declines any liability in connection with any losses incurred as a result of investment decisions made by you on the basis of these documents.

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