



R-CONSEIL

Regular investment advice

By regularly monitoring your assets, your investment advisor will keep you informed about the evolution of your investments and advise you on your investment choices. You receive advice on the basis of our large selection of financial products, taking into account your investor profile and investment policy.

The advantages

- **Regular advice from an expert**
Based on the advice of your personal advisor, you decide on your investments.
- **Minimum investment amount**
The entry threshold is set at €125,000.
- **Investments**
You receive advice on a wide range of financial products, including ESG. This will serve as a basis for the composition of a diversified portfolio.
- **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

- **Stock market orders in the branch**
50% discount on the standard rate
- **Stock exchange orders via R-Net**
50% discount on the R-Net rate
- **Annual advisory fee**
0.50% + VAT calculated strictly on the securities portfolio (excluding cash)
OPERA PLUS discount: 10%
- **Tax reporting on request**
Free of charge

Detailed pricing available on www.raiffeisen.lu

Our Private Banking experts, at the head office or in your branch, are available to steer 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 on **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.



**Banque Raiffeisen
Société Coopérative**
4, rue Léon Laval
L-3372 Leudelange
Luxembourg

Postal address:
B.P. 111
L-2011 Luxembourg

T (+352) 24 50 1
W www.raiffeisen.lu