

PRIVATE BANKING



R-GESTION

Discretionary management

R-Gestion is aimed at investors who wish to take advantage of the skills of our investment specialists in **discretionary fund management**. By delegating us, you also benefit from a privileged contact with a dedicated investment adviser, who will keep you informed of the evolution of your assets. Your assets are managed in accordance with your risk profile and the discretionary management strategy. In addition, you will receive on a quarterly basis our publication "**Investors' Outlook**", a portfolio overview with a wide range of performance indicators, and a tax report on an annual basis. You also have access to our "**Investors Hotline**" and numerous preferential rates.

The **Sustainable Directive** is intended for investors with a medium or long-term investment objective who wish to invest in funds with a positive ecological or social impact.

Entry threshold: EUR 125,000

PREFERENTIAL RATES

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

Your other benefits:

- a dedicated investment adviser
- 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: 0.375% (excluding VAT)
- OPERA member discount: 10%

Investment objectives

	Money market	Bonds	Equities	Alternative investments
Defensive	3% - 35%	40% - 60%	10% - 30%	15% - 35%
Balanced	3% - 35%	20% - 40%	30% - 50%	15% - 35%
Sustainable	3% - 40%	35% - 75%	20% - 60%	0% - 40%
Flexible	3% - 40%	20% - 60%	20% - 60%	5% - 40%
Dynamic	3% - 35%	0% - 20%	50% - 70%	15% - 35%
Aggressive	3% - 25%	0% - 0%	60% - 80%	15% - 35%

Detailed pricing at www.raiffeisen.lu