







# An additional choice for your traditional investments

### Your financial well-being

Are you looking to invest your money for the long term or save for your loved ones, but are dissatisfied with the usual investment solutions? Raiffeisen has an interesting alternative: R-PlanInvest.

## Depending on your investment strategy,

you will regularly invest an amount of your choice (minimum 50 EUR) in one of the investment funds selected by Raiffeisen. The payments are made by monthly, quarterly, half-yearly or annual standing order. To optimise the average acquisition price, we recommend a monthly payment.

# A flexible and transparent saving solution

#### **INVESTMENT TO MATCH YOUR NEEDS**

Thanks to the wide range of funds on offer, you can select the investment policy that best matches your profile: a cautious or a more dynamic approach. The choice is made according to the duration of your savings plan and your risk tolerance.

#### AN INNOVATIVE INVESTMENT

With R-PlanInvest, your investment is:

- convenient
- flexible and adaptable at all times
- · with optimal diversification, even for small amounts
- · managed by specialist
- subject to reduced subscription fees
- with no redemption fees
- · and no deposit fees

#### A CONVENIENT, REWARDING INVESTMENT

The financial markets are volatile: you can make a regular investment automatically and won't need to spend time watching stock market prices. Ultimately, a regular investment gives a higher return than a one-off placement, given that acquisition prices are levelled out over time. Depending on market rates, you buy a smaller or larger number of shares for a given amount. This strategy helps iron out any fluctuations.

Please visit www.raiffeisen.lu to learn more about the benefits of this flexible, transparent and adaptable savings solution, or contact an adviser at your Raiffeisen branch. They will guide you through the choice of funds to find a solution that meets your goals.

### Our branches /

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