
PRIVATE BANKING

**Our solutions to preserve
and grow your wealth**

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WHO WE ARE

Our Mission

As an independent cooperative bank, Raiffeisen meets the needs of its customers in Luxembourg by providing **high-quality solutions** over a lifetime. Products and services are available through different channels and are supported by the bank's efficient processes - promoting long lasting relationships based on trust while creating value for its customers, members and partners.

Raiffeisen, Luxembourg's leading cooperative bank, was **established in 1925** with the aim of meeting the specific needs of the rural community. Created on the cooperative model, the very principle of solidarity constitutes the bank's origins.

Over the years, Banque Raiffeisen has grown at a constant pace, whilst maintaining its founding principles.

Today, thanks to our independent status and decision-making centres in Luxembourg, we can meet our customers' needs quickly and efficiently, maintaining relationships based on trust.

To this end, we undertake to uphold and share the values that guide our day-to-day activities:

RESPECT

PASSION

AMBITION

PROXIMITY

OUR PRIVATE BANKING ACTIVITY

Our specialists, at our Private Banking department, and at our branches provide a highly professional service.

PRIVATE BANKING

For more than 90 years, we listen to the needs of our local and regional customers: individuals, companies and business owners. Thanks to this experience, we will always provide you with a professional service in accordance with your investor profile.

Whether you wish to build-up capital, make your existing assets work best for you, prepare for your future or simply optimise taxes, our investment advisers are there to provide a professional, competent service tailored to your specific profile.

Building on our people's and partners expertise, we can provide you with a solution tailored to your needs.

To offer you a diversified range of products and optimise the management of your assets, Raiffeisen has forged a partnership with Vontobel Bank, a highly reputable Swiss private bank and a leader in asset management. By combining the two bank's experience and professionalism, we offer a range of bespoke investment solutions.

For your convenience, all our services are available not only at our Private Banking department, but also at all our branches.



INVESTOR PROFILE



Together, we establish your investor profile, based on your personal situation, **objectives and needs**.

Before defining an investment strategy tailored to your needs and aspirations, we will first determine your investor profile.

YOUR PERSONAL SITUATION

Your investor profile has to correspond to your personality, take into account the size of your wealth, the composition of your assets, as well as your investment knowledge and experience.

- What is your personal wealth?
- What proportion of your wealth do you plan to invest?
- How much money do you need available to ensure everyday comfort?

Last but not least, your family situation also needs to be considered to ensure suitable provision for the future.

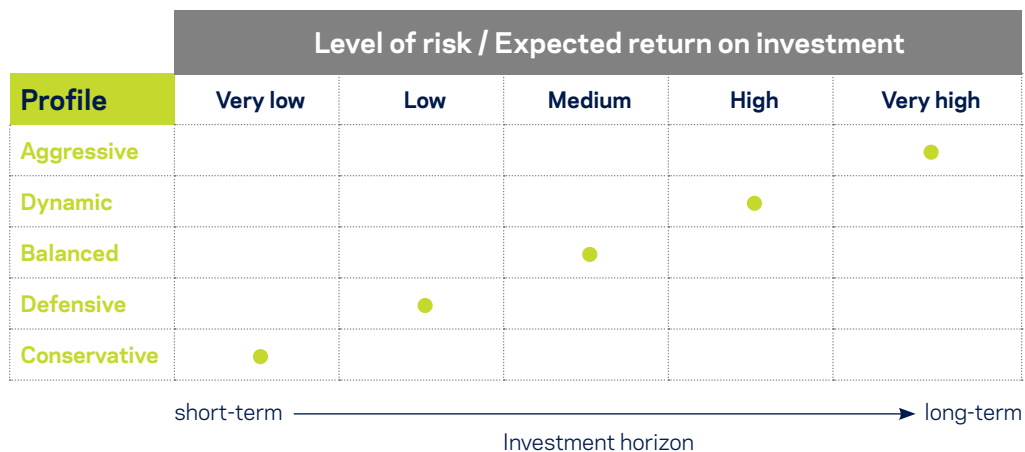
YOUR OBJECTIVES AND NEEDS

Here, it is a question of defining your short-, medium- and long-term plans. The longer the investment horizon, the greater the number of financial assets at your disposal. Also, there are many financial investments qualifying for tax optimisation.

- What is your investment time horizon?
- What return do you expect from your investment?
- When and how do you want to make use of your profit?
- And, most importantly, what risk proportion are you prepared to accept in order to meet your objectives?

YOUR PROFILE

After fully assessing your situation, objectives and needs, we will define, together with you the investment strategy that best suits your investor profile. Accordingly, your portfolio will be built taking into account the defined time horizon, your expectations in terms of return and your risk tolerance. Generally speaking, the expected return depends on the level of risk, which is related to the chosen investor profile.



PROTECT AND GROW YOUR WEALTH





OUR SERVICES

On-demand advice, regular investment advice or complete discretionary management solutions, **our advisers guide you in all your choices.**

R-INVEST : ON-DEMAND ADVICE

Whatever your situation, aspirations and risk profile, you benefit from the services of a dedicated adviser for your investment needs. You have access to our “Investors Hotline”, and preferential rates.

R-CONSEIL : REGULAR ADVICE

As an experienced investor, you are directly involved in managing your assets. Thanks to regular monitoring of your investments, your dedicated, specialised adviser keeps you regularly informed of the evolution of your assets and provides proactive advice. Your prior consent is needed for all proposed investments. You also have access to our “Investors Hotline” as well as numerous preferential rates.

R-GESTION : DISCRETIONARY MANAGEMENT

If you do not have the time or information needed to follow increasingly complex financial markets, we propose that you entrust the management of your assets to the bank. Your assets are managed according to your risk profile and the management strategy defined with your adviser. You also have access to our “Investors Hotline” as well as numerous preferential rates.

Please refer to the details and benefits of R-Invest, R-Conseil and R-Gestion provided by our bank on the fact sheets at your disposal.

INVESTORS HOTLINE

Benefit from our investment expertise, even when your dedicated adviser is not available.





OUR PRODUCTS

Whatever your objectives and investor profile, Banque Raiffeisen offers you products **tailored to your needs:**

- a full range of money-market products,
- a selection of bonds,
- a selection of Lux-Funds and Vontobel Funds,
- a selection of "Best Of" funds,
- a selection of equities and exchange-traded funds (ETF),
- a selection of structured products,
- insurance products.

Either at our headquarters or at one of our many branches, our Private Banking advisers are there to guide you towards solutions most suited to your goals and needs.

"BEST OF" FUNDS

QUALITATIVE
ANALYSIS

STEP

01

ANALYST
RATING

QUANTITATIVE
ANALYSIS

STEP

02

ABSOLUTE
PERFORMANCE

STEP

03

RISK
ASSESSMENT

STEP

04

VOLUME AND
CATEGORY

STEP

05

PERFORMANCE
CONSISTENCY

OUR SELECTION PROCESS "BEST OF" FOR FUNDS

Banque Raiffeisen offers you a **selection of high quality funds** based on objective and specific criteria.

Thanks to a thorough and transparent selection process, our range of "best of" funds comprises the best funds based on simple and traceable criteria supplied by an independent information provider.

SELECTION PROCESS OF EQUITY FUNDS

QUALITATIVE ANALYSIS

STEP

01

« ANALYST RATING »

For each category of fund, we apply Morningstar's "analyst rating" classification as the first selection criteria. Only Gold-, Silver- or Bronze-medal funds are selected.

QUANTITATIVE ANALYSIS

STEP

02

ABSOLUTE PERFORMANCE

Only funds that outperform or perform in line with the benchmark, both in the medium and long term, are selected.

STEP

03

RISK ASSESSMENT

Funds with a risk level less than or in line with the benchmark are selected.

STEP

04

VOLUME AND CATEGORY

Criteria of volume of assets under management, type of share classes (accumulation/distribution) and category of target investor are applied to the funds qualified in the preceding step.

STEP

05

PERFORMANCE CONSISTENCY

The annual performance of selected funds is compared with their benchmark over the last five years. Only the funds that have most often outperformed their benchmark are retained in the final selection.

This philosophy can be applied to all investment formulas.

CONTACT US

Private Banking Department 24 50-24 50
Investors Hotline 24 50-30 30

Alzingen 24 50-71 60	Lux-Ville 24 50-21 00
Bascharage 24 50-41 00	Mamer 24 50-63 00
Bertrange 24 50-63 30	Mersch 24 50-13 80
Bettborn 24 50-42 00	Mondorf-les-Bains 24 50-53 00
Bettembourg 24 50-11 00	Niederanven 24 50-51 00
Clervaux 24 50-52 50	Noerdange 24 50-61 00
Diekirch 24 50-43 00	Pétange 24 50-17 00
Differdange 24 50-19 00	Redange/Attert 24 50-60 40
Dudelange 24 50-71 00	Remich 24 50-70 00
Echternach 24 50-49 30	Saeul 24 50-60 70
Esch/Alzette 24 50-14 00	Sandweiler 24 50-51 50
Ettelbruck 24 50-31 00	Soleuvre 24 50-41 20
Feulen 24 50-43 30	Steinfort 24 50-63 70
Grevenmacher 24 50-38 00	Strassen 24 50-16 00
Junglinster 24 50-49 00	Walferdange 24 50-15 00
Kayl 24 50-71 40	Wasserbillig 24 50-38 50
Leudelange 24 50-67 00	Weiswampach 24 50-52 70
Lux-Gare 24 50-66 00	Wiltz 24 50-44 00
Lux-Kirchberg 24 50-18 00	Wincrange 24 50-52 00
Lux-Limpertsberg 24 50-12 00	Wormeldange 24 50-38 80
Lux-Merl 24 50-68 00	

For more information, visit our website www.raiffeisen.lu