

GET TAILORED ADVICE  
AND MAKE YOUR OWN  
INVESTMENT DECISIONS



Do you want proactive support  
and individual recommendations from  
a market professional, while also keeping  
control over investment decisions?



Do you want recommendations customised  
to your needs and risk profile?

WITH BIL **ADVISIO**, MAKE THE MOST OF YOUR RELATIONSHIP WITH YOUR PRIVATE BANKER.

GET SUPPORT AND GUIDANCE WITH PROACTIVE, CUSTOMISED INVESTMENT PROPOSALS, WITH THE FINAL DECISION YOURS.



→ **BIL Advisio is an advisory mandate**

that offers tailored recommendations to manage your portfolio and control your risk level. These recommendations concern both the structure of your portfolio and the instruments you buy and sell. The final investment decisions are made by you.

→ You receive regular, detailed reports on your portfolio composition and the performance of your investments, broken down by asset class and position.


# What are the characteristics and benefits of BIL **Advisio**?

<p><b>Full control over your investment decisions</b></p> <ul style="list-style-type: none"><li>Get regular, personalised investment advice</li></ul>	<p><b>Tailored investment strategy</b></p> <ul style="list-style-type: none"><li>We adjust the investment strategy according to your experience, knowledge, objectives, and risk appetite</li></ul>	<p><b>Access to a dedicated Investment Adviser when choosing the BIL Advisio Privilege solution</b></p> <ul style="list-style-type: none"><li>BIL Advisio Privilege allows you to profit from the expertise of a personal investment adviser together with your private banker</li></ul>
<p><b>Proactive, personalised investment ideas</b></p> <ul style="list-style-type: none"><li>All ideas are tailored to your preferences</li><li>All advice is based on our fundamental investment experience in equities (Europe, United States, China), bonds, funds, ETFs, structured products, and unlisted assets (Private Market)</li></ul>		<p><b>Monitor your portfolio</b></p> <ul style="list-style-type: none"><li>We systematically monitor your portfolio allocation and market developments</li></ul>
<p><b>Suitability check before placing your orders</b></p> <ul style="list-style-type: none"><li>We confirm the agreed portfolio risk before each transaction</li></ul>	<p><b>Detailed market information</b></p> <ul style="list-style-type: none"><li>Get in-depth information about investment opportunities and specific research topics</li></ul>	<p><b>Vast range of solutions</b></p> <ul style="list-style-type: none"><li>Benefit from greater upside potential as your portfolio is more diversified</li></ul>

## What are the main risks when investing on financial markets?

It is important to remember that investing in the financial instruments recommended through BIL Advisio may expose you to a risk of capital loss due to market, liquidity, credit, interest rate, and currency risks.



A middle-aged man with a grey beard and hair, wearing a dark blue suit, light blue shirt, and striped tie, is seated at a desk. He is looking down and to the right with a thoughtful expression. His hands are clasped together on the desk. In the background, there is a large window with a view of a brick building. The lighting is soft and professional.

Need more information?

Contact a BIL private banker by calling **(+352) 4590-5000** or sending an email to [contact.wealthmanagement@bil.com](mailto:contact.wealthmanagement@bil.com) for support and explanations, or to receive the relevant terms and conditions and full fee schedule for BIL Advisio.

# Overview of BIL **Advisio**

A bespoke solution **with access to tailored investment ideas across all asset classes** and available products. Receive support from **an investment adviser** in addition to your private banker.

BIL Advisio Pro for professional clients: **direct access to the trading room, specific trading strategies**, and dedicated advice on the major financial markets.

The BIL Advisio service is available from a minimum investment of €2 million.

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## Investment philosophy of BIL **Advisio**

This is based on bespoke investment ideas, combining your preferences and the consensus of the BIL Advisory Investment Committee. This implies a disciplined process:

### 1. **ADVISORY COMMITTEE**

The Advisory Committee translates the investment strategy into viable and actionable advisory investment solutions (equities, fixed income, funds, ETFs, etc.).

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### 2. **YOUR OBJECTIVES**

Investment opportunities that best fit your goals and risk appetite are identified and analysed within your portfolio.

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### 3. **FORMULATION OF INVESTMENT IDEAS**

Buy/sell recommendations and product information are tailored to your portfolio, and sent to you by BILnet, email or phone, or given to you when visiting your local branch. Once you validate these investments, we place your orders according to our best-execution policy.

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