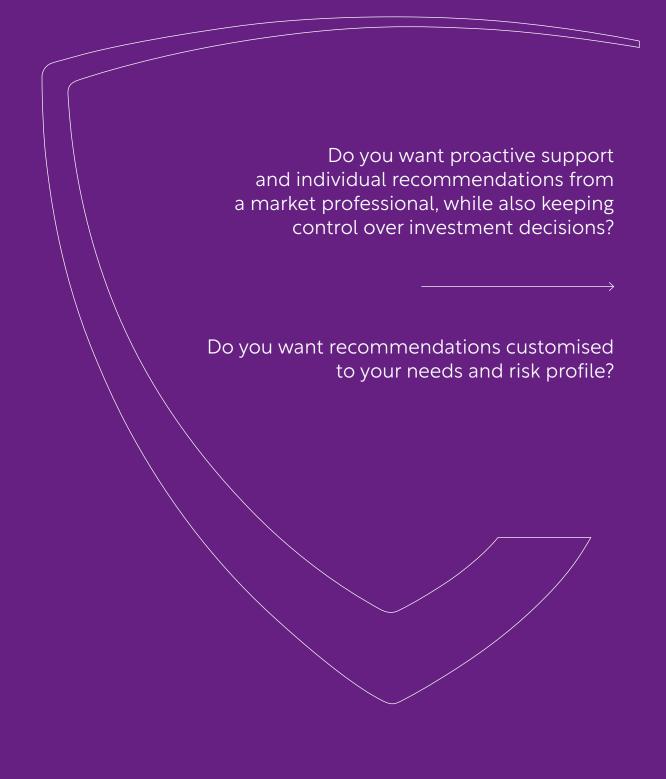
GET TAILORED ADVICE AND MAKE YOUR OWN INVESTMENT DECISIONS





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?

Access to a dedicated Full control over your Tailored investment strategy Investment Adviser when investment decisions We adjust the investment choosing the BIL Advisio Get regular, personalised investstrategy according to your **Privilege solution** ment advice experience, knowledge, BIL Advisio Privilege allows you objectives, and risk appetite to profit from the expertise of a personal investment adviser together with your private Proactive, personalised investment ideas banker All ideas are tailored to your preferences Monitor your portfolio All advice is based on our fundamental investment experience in equities (Europe, United States, China), bonds, funds, ETFs, structured products, We systematically monitor your and unlisted assets (Private Market) portfolio allocation and market developments Suitability check before Detailed market information Vast range of solutions

Benefit from greater upside potential as your portfolio is more diversified

placing your orders

- We confirm the agreed portfolio risk before each transaction
- Get in-depth information about investment opportunities and specific research topics

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.

Need more information?

Contact a BIL private banker by calling (+352) 4590–5000 or sending an email to 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.

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.).

2. YOUR OBJECTIVES

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

3. FORMULATION OF INVESTMENT IDEAS

Buy/sell recommendations and product information are tailored to your portfolio, and sent to you by BlLnet, 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.

This document is provided for information purposes only, does not constitute any advice (whether investment advice, legal, accounting, tax or other), and is only valid at the time it is given.

This information is not intended to replace the knowledge and expertise of their user.

This document is not exhaustive and is subject to BIL's General Terms and Conditions.

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