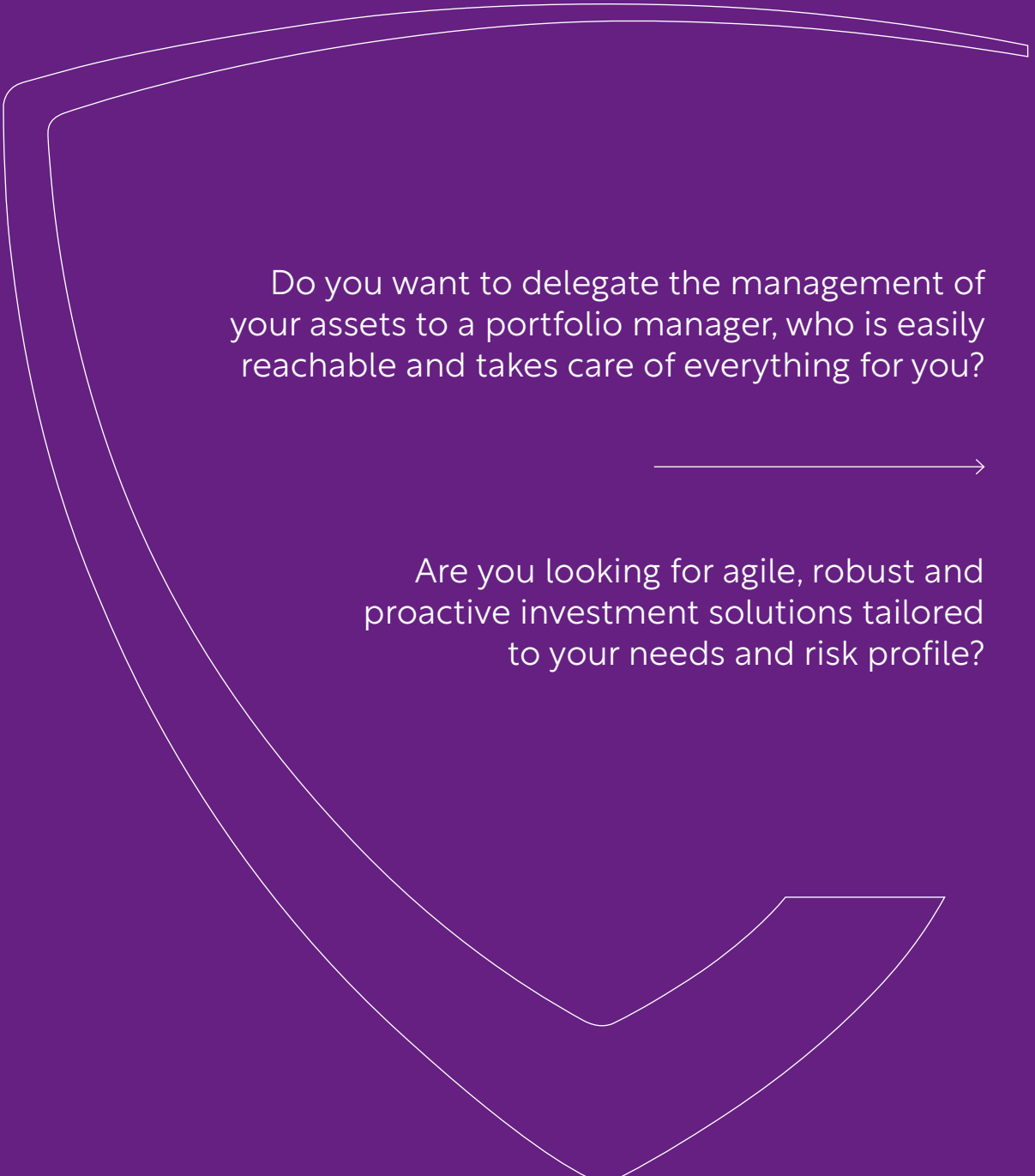




ENTRUST THE  
MANAGEMENT OF YOUR  
ASSETS TO OUR EXPERTS



Do you want to delegate the management of your assets to a portfolio manager, who is easily reachable and takes care of everything for you?



Are you looking for agile, robust and proactive investment solutions tailored to your needs and risk profile?

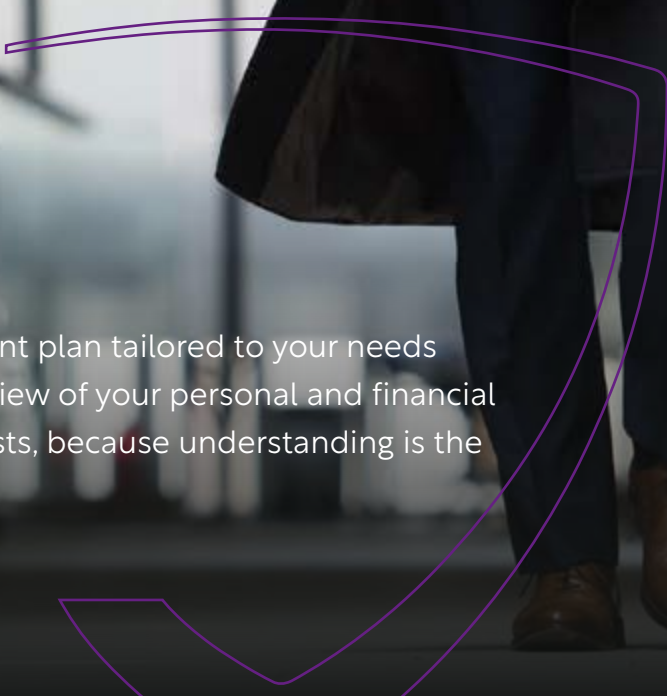
WITH BIL **SERENIO**, YOU FORM A SPECIAL PARTNER-  
SHIP WITH OUR PORTFOLIO MANAGERS.

YOU ENTRUST US WITH THE MANAGEMENT OF  
YOUR PORTFOLIO TO AIM AT THE BEST RETURN  
ON YOUR INVESTMENTS AND FOCUS ON WHAT  
MATTERS TO YOU MOST.

A man with grey hair, wearing a dark overcoat, a patterned scarf, a white shirt, and a patterned tie, is walking through a modern office hallway. He is holding a brown folder in his left hand. The background shows office cubicles with glass walls and recessed ceiling lights.

→ **BIL Serenio is a discretionary mandate**

that offers you a suite of optimal investment solutions. You delegate your assets to our experts, who will take the investment decisions and manage your portfolio for you, based on your objectives and your investment profile.

A purple bracket graphic that starts from the left side of the page, curves upwards and to the right, and then curves downwards and to the left, ending under the text below.

→ It represents an investment plan tailored to your needs thanks to an in-depth review of your personal and financial situation, and your interests, because understanding is the key to advising.

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

## Avoiding emotionally driven speculation

- All of our investment decisions are filtered through a disciplined asset allocation process, helping us to circumvent typical behavioural biases

## Being systematically invested

- We implement robust portfolio construction, operating within pre-defined allocation weights
- We apply thorough risk management controls and monitoring

## Capital protection

- We aim to achieve long-term capital returns by leveraging the expertise of our in-house asset class specialists and our suite of pre-approved portfolio building blocks

## A broad offering

- Solutions available across various risk profiles to meet your needs and preferences
- Customisation according to your needs and preferences
- Leverage flexibility
- Various structures from and across different regulatory areas

## In-house expertise

- Benefit from investment ideas generated by our asset class specialists that assess market dynamics and drill down into company, industry and sector specifics
- Access direct, single-line investments in both equities and bonds
- Access best-in-class investment solutions that combine BIL's internal strengths with complementary external investment competences

## Access to dedicated Portfolio Managers

- In addition to a specific relationship with your personal private banker, you enjoy regular, direct contact with your Portfolio Manager regarding the strategy followed and the financial outlook
- You receive regular, detailed reports on the composition of your portfolio and the performance of your investments, broken down by asset class and position

## Rigorous processes

- We take care of rebalancing so our clients don't have to
- We ensure portfolios are adequately diversified at all times
- We control inter-portfolio correlations by operating within pre-set maximum and minimum asset weightings, which will vary according to client risk preferences

## A sustainable return profile

- We balance risk and return by apportioning portfolio holdings in accordance with the client's goals, risk tolerance, and investment horizon

## The BIL Serenio service

- is available from a minimum investment of €500,000

## What are the main risks when you decide to invest on financial markets?

As every investment, investing through a BIL Serenio solutions may expose you to the risk of capital loss, as well as market, interest rate, credit and liquidity risks.



→ **Flexible leverage facilities with your BIL Serenio discretionary portfolio**

In order to access liquidity solutions, BIL may grant you with a credit as a fixed loan-to-value (LTV) for your BIL Serenio portfolio. This is subject to acceptance of your application by BIL.

Please note that borrowing money costs money.

Leverage increases the risk, and some credit solutions are only available for well-informed investors with medium or high investor profiles.

Need further information?

Contact a BIL private banker at **(+352) 4590-5000** or at [contact.wealthmanagement@bil.com](mailto:contact.wealthmanagement@bil.com) to obtain support, explanations or a full fee policy and the relevant terms and conditions on BIL Serenio.



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

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