



PRIVATE BANKING

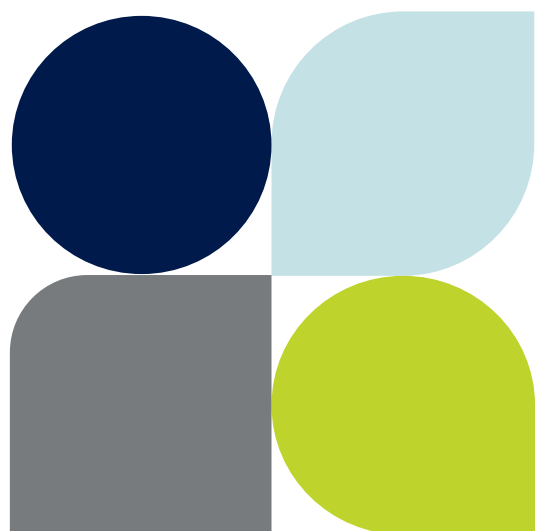
Our solutions to preserve
and grow your wealth



Raiffeisen

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WHO ARE WE?

Our mission

As an independent cooperative bank, Banque Raiffeisen meets the needs of its customers in Luxembourg by providing high-quality solutions for every key phase of their lives, through different distribution channels of their choice.

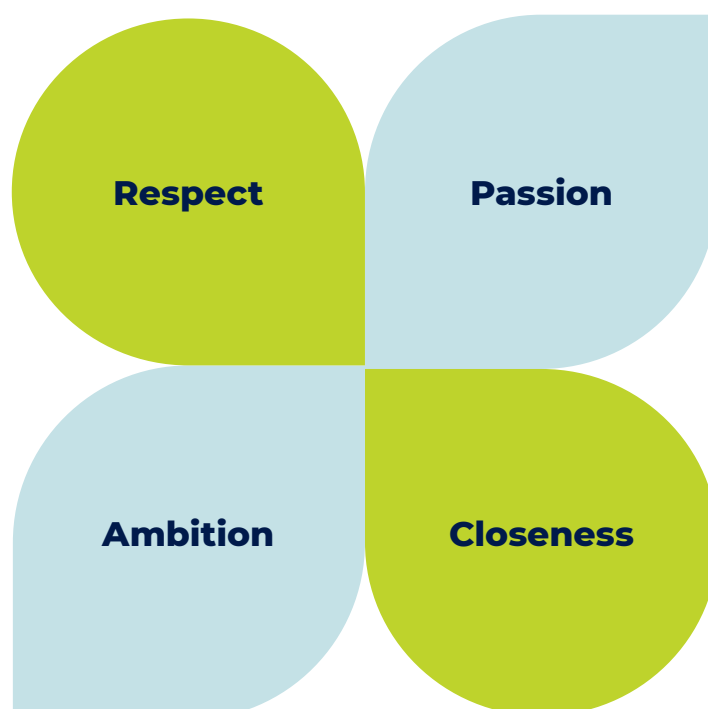
Raiffeisen was established with the aim of meeting the specific needs of the rural community. Founded on the cooperative model, the principle of solidarity lies at the very heart of the Bank.

It is also in this context that we have become an official signatory of the UN's 'Principles for Responsible Banking (PRB)' - principles that define the role and responsibilities of the banking sector for a sustainable future and enable the banking sector to align with the United Nations' Sustainable Development Goals and the 2015 Paris climate agreement.

Today, thanks to our independent status and our registered office in Luxembourg, we are able to meet our customers' needs quickly and efficiently, thus maintaining relationships based on trust.

Our values

We are committed to upholding and sharing the values that guide our day-to-day activities:



OUR PRIVATE BANKING ACTIVITIES


Since 1926, we have been listening to the needs of our local and regional customers: individuals, companies and business owners. As a result of this experience, we are able to provide a professional service, tailored to your investor profile.

Whether you want to build up your savings, grow your current wealth or prepare for the future, our experts are here to help.

By relying on the expertise of our employees and on strong, reliable partnerships, we are able to provide solutions tailored to your needs.

In order to offer a diversified range of products and optimize the management of your assets, Raiffeisen has partnered with Bank Vontobel, a highly reputable Swiss private bank and a leader in asset management. By combining the experience and professionalism from the two banks, we offer a range of bespoke investment solutions.

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

A portrait of Georg Joucken, a middle-aged man with grey hair and a goatee, wearing a dark blue suit jacket over a white button-down shirt. He is sitting outdoors with a blurred building in the background. His hands are clasped in front of him, and he is wearing a watch on his left wrist and a ring on his right hand.

Georg Joucken

Responsable Banque Privée
Banque Raiffeisen

Banque Raiffeisen offers a wide range of products and services aligned with an ESG approach, thus, offering every type of client a suitable solution.

YOUR INVESTOR PROFILE

In order to determine your investor profile, it is important to understand your personal situation, knowledge and experience with investment products, your financial situation (your capacity to absorb losses), your objectives (your risk tolerance), and your preferences regarding sustainability. It is therefore necessary to ask the right questions:

Your personal and financial situation

Details such as your education, profession and wealth are important for determining an investor profile that best fits your situation.

- › Do you have dependents?
- › What is the extent of your financial wealth?
- › How much would you like to invest?
- › How much cash do you need to cover your day-to-day expenses?

Your knowledge and experience

Your level of knowledge and experience with financial instruments is crucial to understanding their functioning and the associated risks:

- › What types of financial products are you familiar with?
- › Have you been investing for a long time?
- › What are the main factors to consider before investing?

Your needs and objectives

Ask yourself about your short, medium and long-term projects. The longer you invest, the greater the number and variety of investment possibilities.

- › What is your investment horizon?
- › What return do you expect from your investment?
- › When and how do you want to benefit from your assets?
- › How much risk are you willing to take?

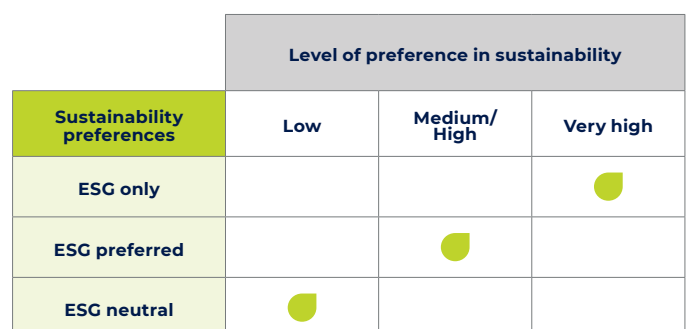
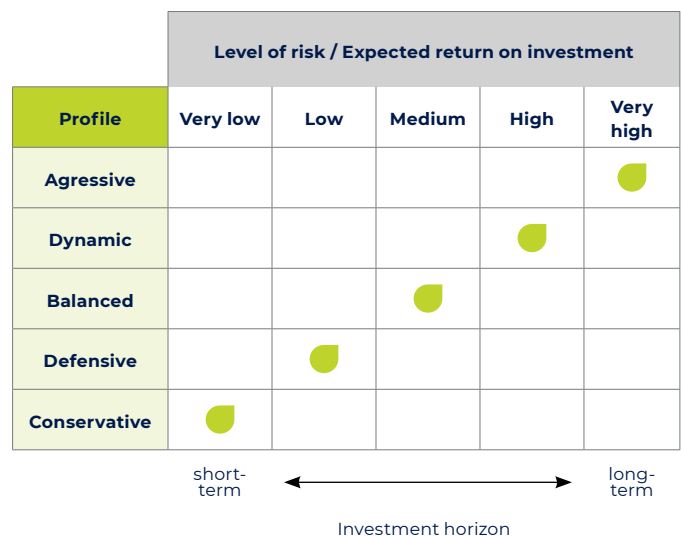
Your profile

The answers you provide help to define an investor profile and an investment policy / mandate: aggressive, dynamic, balanced, defensive or conservative.

Based on this and depending on the services offered by the bank, your portfolio could be structured taking into account the following factors:

- › your investment horizon,
- › your return expectations,
- › your risk appetite,
- › your sustainability preferences.

As a general rule, risk and return expectations vary in line with the investor profile.



HOW ABOUT EMBRACING SUSTAINABLE INVESTMENTS?

Our approach

Banque Raiffeisen also offers its customers solutions based on an ESG (Environment, Social & Governance) approach to give them the opportunity to invest in sustainable products and services that support the achievement of the United Nations' sustainable development goals.

To guarantee that products meet ESG criteria (Environment, Social & Governance) Banque Raiffeisen bases its approach on the relevant regulations and uses two independent labelling organizations.

Banque Raiffeisen uses labels from LuxFLAG (Luxembourg Finance Labelling Agency) as well as the Towards Sustainability label from Febelfin (Fédération Belge du Secteur Financier).

The two labelling entities aim to promote sustainable investments and award labels that distinguish financial products incorporating ESG criteria.

Our range of ESG products and services

Do you want to contribute to a more environmentally and socially responsible future, while building your wealth? Banque Raiffeisen offers a wide range of ESG products and services to meet your sustainability preferences.



Banque Raiffeisen also makes sustainable investing possible!

The Bank offers you a wide range of investment solutions with a sustainable approach.



OUR PRODUCTS

Whatever your goals and investor profile, Banque Raiffeisen can help you to find products tailored to your needs:

- › a range of money-market products,
- › a selection of bonds,
- › a selection of funds,
- › a selection of exchange-traded funds (ETF),
- › a selection of structured products,
- › insurance products.

Our Private Banking advisors, available both at the Bank's registered office and in our branches, will assist you in finding the most appropriate solutions for your needs.

OUR SERVICES

From punctual or regular investment advice to discretionary management, our advisors will guide you in all your decisions.

R-INVEST: on demand advice

Whatever your situation, aspirations and risk profile, you benefit from the services of a dedicated advisor for your investment needs. You have access to our 'Investor hotline', as well as a series of preferential rates.

R-CONSEIL: regular advice

As an experienced investor, you are directly involved in managing your wealth. Through regular monitoring of your assets invested in different asset classes, your dedicated expert advisor regularly keeps you informed about the performance of your investments and provides proactive investment advice concerning your investment choices.

Your prior agreement is required for all proposed investments. You also benefit from access to the 'Investor hotline' and substantial preferential rates.

With the R-Conseil package, you have access to our entire range of products.

R-GESTION: discretionary management

If you do not have the time or the necessary information to follow the increasingly complex financial markets, you can entrust the management of your assets to your dedicated advisor, allowing you to grow your assets with complete peace of mind. Your assets are managed according to your risk profile and the investment strategy defined with your advisor. You also have access to our 'Investor hotline' as well as a series of preferential rates.

Within this package, we also offer solutions tailored to your preferences regarding ESG. You can choose between an ESG discretionary management, classified as Article 8 under the SFDR regulation, a sustainable discretionary management classified as Article 9 under the same regulation and certified by the LuxFLAG ESG Discretionary Mandate label, or a discretionary management classified as Article 6, offering greater flexibility.

R-PLANINVEST: savings plan via investment funds

R-PlanInvest is an investment fund savings plan offering all clients the possibility of building up capital, in line with their investor profile, either to create a buffer or to fund future projects. This flexible formula can be personalised at any time, through regular payments into funds tailored to your profile, starting from €50/month.

You can choose from a wide range of funds, including ESG funds, to meet your sustainable aspirations.

For more information on the R-Invest, R-Conseil, R-Gestion and R-PlanInvest, please refer to the fact sheets on our website.

Investor hotline

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

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HOW DO WE SELECT OUR ,BEST OF' FUNDS?

Banque Raiffeisen offers a selection of high-quality funds, chosen based on objective criteria.

Thanks to a thorough and transparent selection process, our range of ,Best Of' funds includes the best funds with respect to simple and traceable quantitative criteria followed by a qualitative assessment from our experts.

Example of an equity fund selection process

Quantitative analysis

To begin the selection process we apply the following quantitative criteria, which help filter the initial universe:

1. minimum assets under management,
2. limitation to capitalization shares,
3. performance history of at least 5 years,
4. risk-adjusted return.

This step is central to our selection process and helps identify funds that take measured risks. We rely on the ,Morningstar Rating Overall' indicator and exclude funds with a rating lower than 4 stars. This way, we only retain funds that offer the best risk-return ratio.

Qualitative analysis

5. Funds that meet the above mentioned quantitative criteria are analyzed by our Investment Desk experts, who pay particular attention to the strategy and investment process. This analysis complements our selection and takes into account several factors, including the quality of the fund manager.

However, if we cannot find any actively managed funds via our ,Best Of' selection process, we will instead offer you the option to invest in passive funds (ETFs), which replicate the performance of their benchmark index¹.



¹ The bank reserves the right to offer third-party funds in order to complete its range of products.

,BEST OF' FUNDS



WANT TO GET IN TOUCH?



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Investor hotline T +352 2450-3030

Online Branch T +352 2450-1000



Meet our experts in the
Raiffeisen branch of your
choice.

Our branches:



**For more
information**

Go to our website
www.raiffeisen.lu



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