



# PRIVATE BANKING

Our solutions to preserve  
and grow your wealth

**TABLE OF CONTENTS**

**Who are we?** ..... 3

**Our Private Banking activity**..... 4

**What is your investor profile?**..... 6

**Why not opt for sustainable investment?** ..... 7

**What products do we offer?**..... 8

**What services do we offer?** ..... 9

**How do we select our “Best of” funds?** ..... 10







# WHO ARE WE?

## Our mission

As an independent cooperative bank, Raiffeisen meets the needs of its customers in Luxembourg by providing high-quality solutions for every key phase of their lives. Products and services are available through different distribution channels and are supported by the Bank's efficient processes.

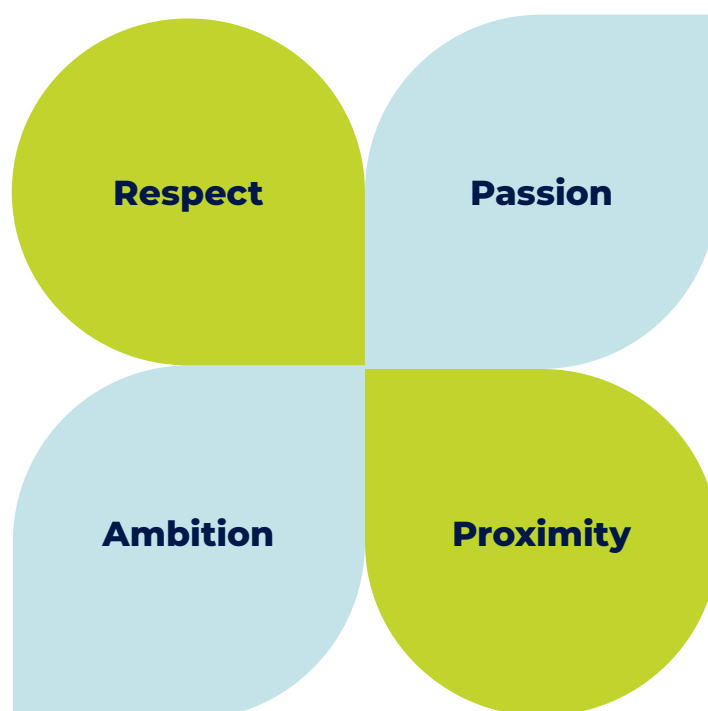
Raiffeisen, Luxembourg's leading cooperative bank, was established in 1925 with the aim of meeting the specific needs of the rural community. Based on the cooperative model, the principle of solidarity and responsibility lies at the heart of the Bank.

It is also in this context that Banque Raiffeisen has become an official signatory of the UN's «Principles for Responsible Banking (PRB)» - principles that define the role and responsibility 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 decision-making centres in Luxembourg, we can meet our customers' needs quickly and efficiently, thus maintaining relationships based on trust.

## Our values

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



# OUR PRIVATE BANKING ACTIVITY

For more than 90 years, 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, in accordance with our clients' investor profile.

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

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

In order to offer you a diversified range of products and optimise the management of your assets, Raiffeisen has forged a partnership with Bank Vontobel, a highly reputable Swiss private bank and 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 professional portrait of Georg Joucken, a middle-aged man with grey hair and a goatee, wearing a dark suit, white shirt, and dark tie. He is standing in front of a modern building with large glass windows. The image is framed with a white circular border at the top and bottom.

## **Georg Joucken**

Head of Private Banking  
at Banque Raiffeisen

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

# WHAT IS YOUR INVESTOR PROFILE?

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

Before determining an investment policy or an investment guideline tailored to your needs and expectations, it is important to know your investor profile. To do this, it is necessary to ask yourself the right questions:

## Your personal and financial situation

Your investor profile should match your personality, financial and family situation, investment experience and knowledge, as well as your investment objectives.

- › How much is your wealth worth?
- › What proportion of that wealth do you want to invest?
- › How much cash do you need to cover your day-to-day comfort?

## 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. You should also be aware that many investment instruments can alleviate your tax burden.

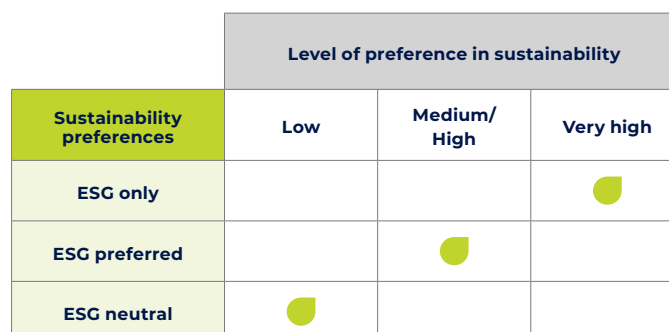
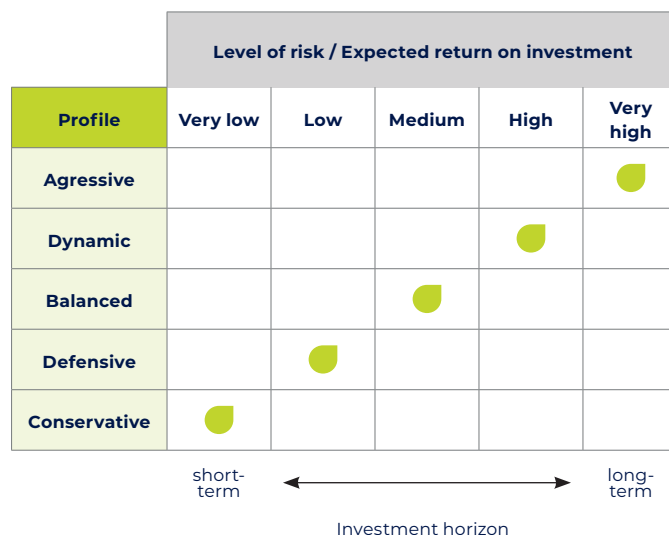
- › What is your investment time frame?
- › What return do you expect from your investment?
- › When and how do you want to benefit from your assets?
- › And, above all, what level of risk are you willing to take?

## Your profile

After a thorough assessment of your situation, your objectives and your needs, we will define the investment policy / investment guidelines that correspond to your investor profile together. Thus, depending on the services offered by the Bank, your portfolio will be constituted according to:

- › The duration of your investment
- › Your return expectations
- › Your risk appetite
- › Your sustainability preferences.

Generally speaking, the level of risk and expected return both vary depending on the selected investor profile.





# WHY NOT OPT FOR SUSTAINABLE INVESTMENT?

## Our approach

Banque Raiffeisen also offers its clients 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. Sustainable investment is for people who want to build wealth, while building a more responsible, ecological and social future.

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

Banque Raiffeisen uses labels from Luxflag (Luxembourg Finance Labelling Agency) as well as the Towards Sustainability label from Febelfin.

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

## Our range of ESG products and services

Do you want to contribute to a more environmentally and socially responsible future, while building your wealth without having to forego an attractive return? Banque Raiffeisen has a wide range of ESG products and services to meet your sustainability preferences.



**Banque Raiffeisen is your ideal partner for investing in sustainable finance!**

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





## WHAT PRODUCTS DO WE OFFER?

Whatever your objectives 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 partner funds,
- › a selection of "Best Of" funds,
- › a selection of exchange-traded funds (ETF),
- › a selection of structured products,
- › insurance products.

Our Private Banking advisors are at your service either at the Bank's head office or at the branch of your choice, to guide you towards the solutions best suited to your objectives and needs.

# WHAT SERVICES DO WE OFFER?

Our advisors guide you in all your choices, from on-demand to regular investment advice to discretionary management.

## **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”, and preferential rates.

## **R-CONSEIL:** regular advice

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

Your prior agreement is required for all the investment proposals. You also benefit from access to the “Investor hotline” and substantial preferential rates.

With an R-Conseil or R-Invest package, Banque Raiffeisen offers a selection of ESG (**Environment, Social & Governance**) funds and ETFs as well as green bonds to clients with a discretionary management formula.

## **R-GESTION:** discretionary management

If you do not have the time or the necessary information needed to follow increasingly complex financial markets, you can entrust the management of your assets to the Bank, 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 numerous preferential rates.

You can opt either for ESG discretionary management, classified under article 8 of the SFDR regulation, or for sustainable discretionary management, certified under the LuxFlag ESG Discretionary Mandate Label, classified under article 9 of the SFDR regulation.

## **R-PLANINVEST:** savings scheme via investment funds

R-PlanInvest is a savings plan via investment funds offering all customers the possibility of building up capital, in line with their investor profile, either to create a buffer or to carry out future projects. This flexible formula can be adapted at any time, and works by making regular payments into funds tailored to your profile, starting from as little as €50/month.

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

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

### **Investor hotline**

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

**Tél: 24 50 30 30**

# HOW DO WE SELECT OUR “BEST OF” FUNDS?

Banque Raiffeisen offers a selection of high quality funds, chosen on the basis of objective and specific criteria.

Thanks to a thorough and transparent selection process, our range of “best of” funds comprises the best funds with respect to simple and traceable criteria supplied by an independent and impartial information provider.

## Example of the selection process for equity funds

### Morningstar analysis

#### Step 01: “Medialist Rating”

For each fund category, we apply Morningstar’s “Medialist Rating” classification as the first selection criteria. Only Gold-, Silver- or Bronze-medal funds are selected.

### Quantitative analysis

#### Step 02: Performance

Only funds that outperform or perform in line with the benchmark, over 3 and 5 years, are selected.

#### Step 03: Risk

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

#### Step 04: Volume and category

Criteria related to the volume of assets under management, type of share classes (accumulating/distribution) and target investor category 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.

If the process results in the selection of one or more funds considered ESG, no further steps are necessary.

If this is not the case, the process described above is repeated in order to have at least one fund considered ESG by the Bank, in addition to the funds selected.

If we do not find any actively managed funds via our ‘best of’ selection process, we instead suggest that you invest in passive funds (ETFs), funds that try to replicate the performance of their benchmark index.





# “BEST OF” FUNDS



# WANT TO GET IN TOUCH?



**Private Banking Department** 24 50-24 50

**Investor hotline** 24 50-30 30

**Online Branch** 24 50-10 00



Meet our experts in the  
Raiffeisen branch of your  
choice.

**Our branches:**



**For more  
information**

Go to our website  
[www.raiffeisen.lu](http://www.raiffeisen.lu)



**Banque Raiffeisen société coopérative**

4 rue Léon Laval, L-3372 Leudelange  
T +352 24 50 - 1

Postal address:  
B.P. 111, L-2011 Luxembourg

For more information,  
please visit

**[www.raiffeisen.lu](http://www.raiffeisen.lu)**

