

Accuracy
Know-how



Excellence
and Stability

19 Liberté

The Banking Centre

Founded in 1856, Spuerkeess is firmly anchored in Luxembourg's financial landscape and economy.

Your dedicated Private Banking advisor is there to meet your needs, to offer you tailor-made advice and first-rate service. He will be your trusted contact at every stage of your banking relationship with Spuerkeess.



SPUERKEESS

Setting the Standard

Spuerkeess is the highest-rated financial institution in the Grand Duchy of Luxembourg and one of the safest banks in the world.

Long Term Deposit Rating

Moody's

Aa2

Rating Standard & Poor's

AA+

Safest Bank Award

Spuerkeess is consistently ranked among the world's safest banks by Global Finance Magazine.



Alain UHRES, Head of Department Private Banking

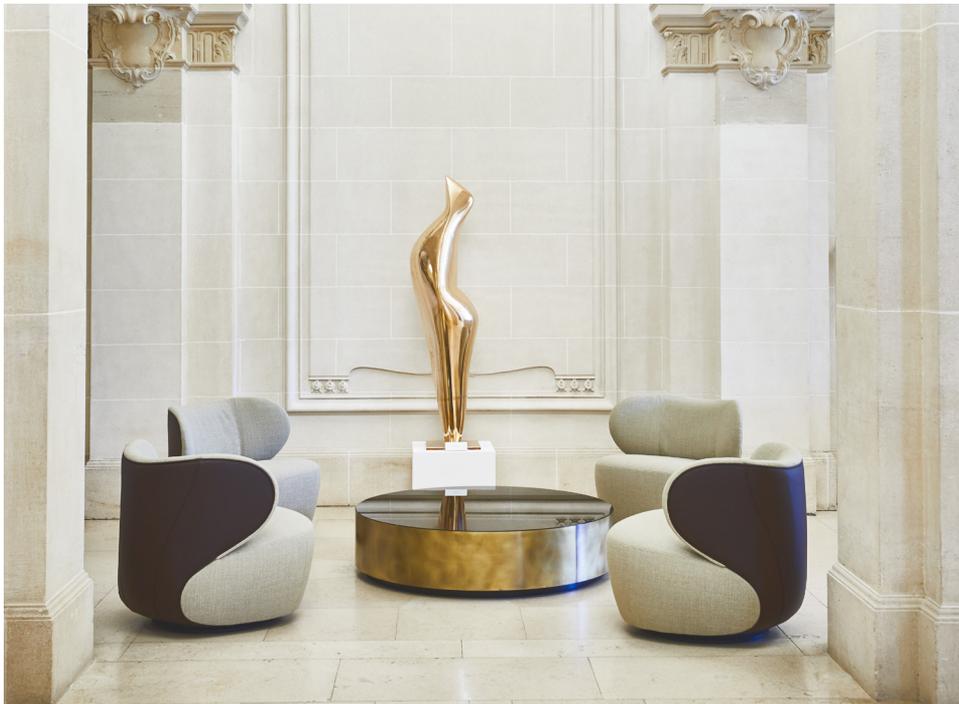
**The main feature of our service is its
complete transparency.**

**We want our customers to fully understand our investment
products and to have **complete confidence** in our
advisors and our product range.**

Our investment offers

To ensure that our offers are completely transparent, Private Banking offers three different ranges of investment services:

**Selfinvest, Activinvest
and Activmandate.**





Private Banking customers benefit from **professional support** in form of **regular recommendations** based on changing market and economic trends, as well as **active monitoring** of their investment portfolio by our highly motivated advisors.

Selfinvest

Make your own investment decisions

Selfinvest is for investors wishing to make their own investment decisions without the assistance of an advisor and to manage the composition of their portfolio autonomously.

With Selfinvest, you process your orders via S-Net and S-Net Mobile while taking advantage of a preferential pricing. On an as-needed basis, however, you may rely on your dedicated contact person for the execution of your orders.

Activinvest

Tailor-made advisory

As part of the Activinvest investment services range, Spuerkeess offers Activinvest and Activinvest Plus, two advisory packages structured to perfectly meet your needs. These offerings are aimed at investors wishing to make informed investment decisions with the help of a dedicated advisor. That means your portfolio will be professionally monitored and you will benefit from preferential pricing on your stock exchange orders.

Activinvest and Activinvest Plus differ in the scope of their investment recommendations. With Activinvest, you receive advice on a selection of investment funds and ETFs.

The recommendations included in Activinvest Plus apply to a broader range of securities.

You will be able to compare your portfolio's asset allocation to the ideal allocation recommended for your investor profile during regular interviews with your advisor.

For each risk profile, Spuerkeess has drawn up a model portfolio that is used as the basis for optimising yours.

However, you can express your investment preferences, obtain a direct simulation based on your choices and then make your decision. To help you and facilitate your decision-making process, you will also be able to view your portfolio's performance as well as a breakdown by asset class. Every advisor recommendation as well as preference you express can be simulated, which allows you to make the most informed investment decisions.

The risk distribution must always be in line with your investor profile. As soon as our experts detect an anomaly, you will be notified and invited to adjust your portfolio.

Investment advisor:
Spuerkeess Asset Management

Activmandate

Discretionary management

With Activmandate, a team of experts manages your assets under a mandate and makes investment decisions for you in accordance with your investor profile. Activmandate not only provides you with the convenience of delegating the management of your portfolio but also enables you to take advantage of a comprehensive offering of management-related services.

With discretionary management, your investments are diversified across different asset classes, taking account of your investment objectives and your specific needs as well as your convictions by offering you an “ESG” solution, for example.

Investment advisor:
Spuerkeess Asset Management
or ODDO BHF



Alain UHRES, Head of Department Private Banking, surrounded by some of our Private Banking advisors, at your disposal.

Our investment advisors



As part of the investment process, the multi-disciplinary team at Spuerkeess Asset Management daily monitors investment funds (SICAVs) in the lux | funds range, and also acts as an advisor to help determine the investment and equity-selection strategy upon which the Activinvest, Activinvest Plus and Activmandate model portfolios are based. This monitoring means that the investment universe is regularly reviewed and revised as needed to accommodate changes in the financial markets and the economy. As a result, recommendations issued by Spuerkeess Private Banking are always in line with the current economic and financial environment.

To strengthen the relationship of trust, Spuerkeess keeps you regularly informed about the developments on the financial markets, through conferences and various publications.

www.spuerkeess.lu/prb/news



Spuerkeess has entered into a partnership with ODDO BHF, thus supplementing the investment solutions available to customers.

What makes ODDO BHF Activmandate solutions special is the securities selection process, which is undertaken directly by ODDO BHF, a reliable and experienced partner.

ODDO BHF is a Franco-German financial group with a history spanning more than 160 years.

With 2.300 employees, ODDO BHF has three main business lines: private banking, asset management and corporate and investment banking.





Tailor-made advisory and additional services

- Your Private Banking advisor is your dedicated contact person and coordinator for other banking services tailored to your assets and patrimonial situation.
- Your advisor is there to help you and coordinates support with various internal and external experts based on your expectations and needs.

- **Investment advice**
- **Discretionary management**
- **Financing, Lombard Loans**
- **Financial engineering**
- **Life insurance in collaboration with renowned international companies**
- **Philanthropy**
- **Diagnostic and patrimonial assessment**

**With Spuerkeess Private Banking,
you are choosing a stable and
reliable partner, high-quality service and
individual monitoring in line with your
needs.**

Available information

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