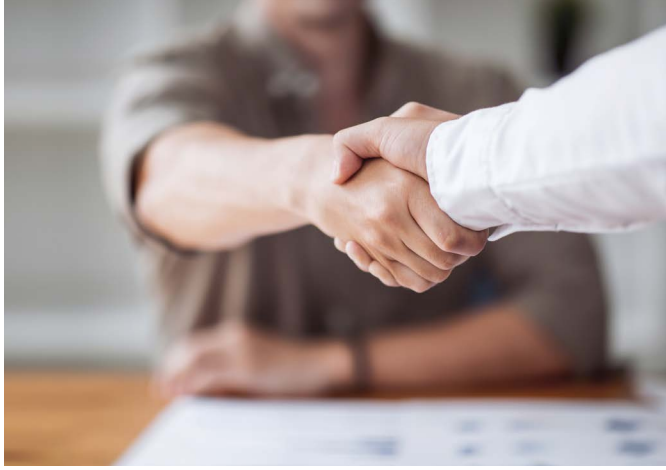
Savings and investment

lux|mandate

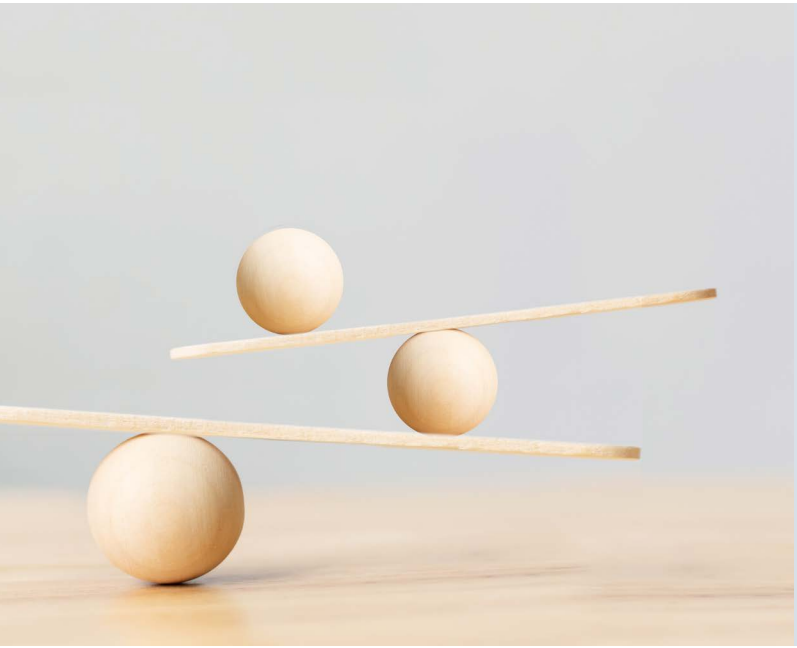
Delegate the management of your assets to our experts!



With lux I mandate, you instruct our experts to invest your assets in our range of lux I funds investment funds and manage the capital invested for you.

Your benefits:

- **Dedicated personal banker**
  Your Personal Banker will guide you through all your banking relationships and provide you with regular reports.
- **Personalised investment strategy**
  Your investment strategy will be determined in accordance with your investment objectives, your knowledge of financial instruments and your sustainability preferences.
- **Accessible and transparent discretionary management**
  The lux | mandate wealth management is available for investments ranging from EUR 25.000 to EUR 250.000 per lux | mandate contract with a monthly fee of EUR 10 (excluding VAT) regardless of the amount invested.
- **Professional asset management**
  Spuerkeess Asset Management advises on the composition of your portfolio, ensuring that your investments are perfectly diversified and that your portfolio adapts to financial markets trends.



Investment example

Balanced (Risk) / «Mix» (Sustainability) strategy
(Subject to change)

LUX-FUNDS BOND EUR	22,10%
LUX-FUNDS BOND GLOBAL GREEN	19,50%
LUX-FUNDS BOND HIGH INCOME	16,40%
LUX-FUNDS EQUITY NORTH AMERICA	12,50%
LUX-FUNDS EQUITY GREEN	9,90%
LUX-FUNDS EQUITY EUROPE	6,80%
LUX-FUNDS EQUITY EMERGING MARKETS	5,20%
LUX-FUNDS EQUITY QUALITY SELECTION	2,80%
CASH	4,80%

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Pricing offer[1]	
Financial instruments	
Fee for orders executed under the management mandate[2]	
Additional services	
Custody fees	Fee included
Annual statement of transactions in financial instruments	Fee included
Annual statement of income from financial instruments	Fee included
Valuation report (quarterly)	Fee included
Tax reporting[3]	Fee included
Monthly flat-rate fee[4]	
Monthly fee of **EUR 10** (excluding VAT) per lux | mandate contract	

[1] The document "Main banking fees" is available on www.spuerkeess.lu and also includes the standard rates applicable to transactions in financial instruments carried out in branches, via S-Net, S-Invest and S-Rente.

[2] Transaction fees may be increased by taxes that apply to the various stock exchanges (stamp duty, tax on financial transactions, capital gains tax, etc.). Transaction costs are increased by local settlement fees for certain stock exchanges outside Central Europe and North America.

[3] For physical persons only.

[4] Minimum contract duration: 6 months.

For more information, please contact your advisor.

10.2026 Document without a contractual value / Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome, R.C.S. Luxembourg B30775, 1, Place de Metz, L-1930 Luxembourg, Tél. : +352 4015-1

Right of withdrawal
This product is not subject to any withdrawal right.

Complaint
In accordance with the provisions of Article 9 of our General Terms and Conditions of Operations you have the possibility to submit a complaint, either by post or by e-mail:
Service Compliance
1, Place de Metz
L-1930 Luxembourg
reclamations@spuerkeess.lu

Authorisation scheme and supervisory authority
Spuerkeess is registered on the official register of Luxembourg credit institutions held by the Luxembourg financial services authority, the Commission de Surveillance du Secteur Financier (CSSF), situated at 283, route d'Arlon, L-1150 Luxembourg.
Website: https://www.cssf.lu/fr/

Payment and consequence of late or missed payments
The monthly fee of EUR 10 (excluding VAT) is automatically debited from the current account independently of the amount invested.

Limitation of the period
The information contained in this document is valid until the next modification of the product. It has no contractual value.

Minimum duration of the contract
The contract is of indefinite duration with a minimal subscription duration of six months starting from the date of signature.

Instruments involving special risks
This product is exposed to fluctuations in financial markets and therefore entails a risk of negative performance and, consequently, a risk of capital loss. The redemption value may be less than the initial investment amount. Data on past performances are not a reliable indicator of future performances.

Termination rights of the parties
At the end of the minimum duration, the Customer has the right to terminate the agreement by registered letter, without reason and at any time. At the end of the minimum duration, Spuerkeess may terminate the agreement by registered letter with thirty days' notice.

Applicable law
Disputes shall be governed by Luxembourg law. The Courts of the Grand Duchy of Luxembourg shall have sole jurisdiction over any dispute between the Customer and Spuerkeess. However, Spuerkeess may refer the dispute to any other court which, in the absence of the foregoing choice of law, would normally have had jurisdiction as regards the Customer.

Languages
The product agreement is available in French, German and English. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.