

SAVINGS AND SECURITY

S-Invest

An S-Invest savings plan is an attractive alternative to traditional savings options.



With S-Invest, you invest regularly, but at your own pace, in investment funds from the Spuerkeess LUXFUNDS range.

In this way, you build up a portfolio of LUXFUNDS units and participate in the long-term performance of the financial markets while at the same time benefiting from the so-called "average price" effect.

Your benefits:

- opportunities for diversification thanks to a wide range of LUXFUNDS funds;
- no custodial fees;
- 30% reduction on the LUXFUNDS subscription fee;
- liquidity: your capital remains accessible over a very short term;
- flexibility:
 - investments starting from as little as EUR 40/month;
 - free choice of frequency of investments;
 - option to suspend investments temporarily.

S-Invest Gold

S-Invest Gold, your gold savings plan.

The S-Invest Gold savings plan allows you to build up a gold reserve through regular purchases of grams of fine gold that are credited to your securities account with Spuerkeess.

You can therefore accumulate your gold capital at your own pace, with complete flexibility, based on the price of a one-kilo gold ingot. By investing regularly, you benefit from the smoothing effect of the purchase price and your capital remains available at very short notice.

Your benefits:

- security;
- flexibility;
- smoothing effect of the purchase price;
- buy grams at the kilo price;
- availability of capital.

You have complete flexibility to decide:

- the amount to invest (minimum EUR 40 per investment);
- the frequency of investments;
- possible investment holidays;
- the timing and amounts of possible disinvestments.

For more information, contact your Spuerkeess branch or www.spuerkeess.lu