

Savings and investments

S-Invest/S-Invest Gold

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



With S-Invest and S-Invest Gold, you invest regularly, but at your own pace, in investment funds from the Spuerkeess lux I funds range or in grams fine gold.

In this way, you build up a portfolio 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:

- › no subscription/redemption fee on lux I funds, no custodial fees for lux I funds funds;
- › opportunities for diversification thanks to a wide range of lux I funds funds;
- › buy grams of gold at a kilo price basis (S-Invest Gold);
- › acquisition price smoothing;
- › 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;
 - the timing and amounts of possible disinvestments.

For more information, contact your Spuerkeess branch or www.spuerkeess.lu/s-invest