

lux | mandate

Delegate the management of your assets to our experts!



With lux | mandate, you instruct our experts to invest your assets in our range of lux | 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 from an initial investment of EUR 25.000 and for an all-in 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) / Interested (Sustainability) strategy
(Subject to change)

LUX-FUNDS BOND EUR	25,50%
LUX-FUNDS BOND GLOBAL GREEN	20,00%
LUX-FUNDS EQUITY NORTH AMERICA	15,00%
LUX-FUNDS EQUITY GREEN	13,00%
LUX-FUNDS BOND HIGH INCOME	12,00%
LUX-FUNDS EQUITY EUROPE	10,50%
LUX-FUNDS EQUITY EMERGING MARKETS	1,50%
CASH	2,50%

Pricing offer ¹

Financial instruments

All-in 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 (monthly/quarterly/half-yearly/annually)	Fee included
Tax reporting ³	Fee included

Monthly flat-rate fee ⁴

Monthly fee of **EUR 10** (excluding VAT)

For more information, please contact your advisor.

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.