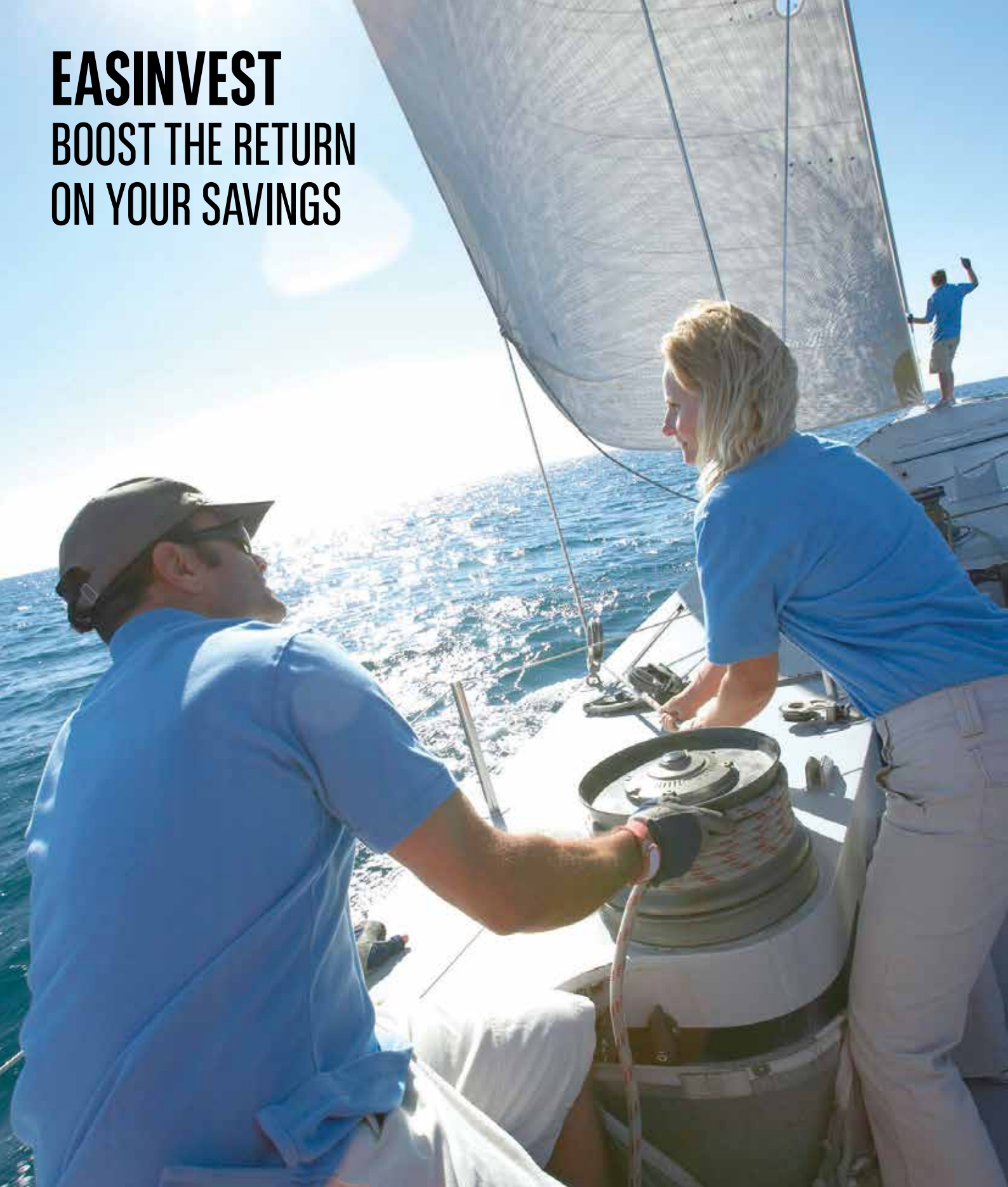


EASINVEST

BOOST THE RETURN
ON YOUR SAVINGS



BGL
BNP PARIBAS

The bank
for a changing
world

Before taking a decision on a type of investment, you should assess whether it is suited to your personal circumstances. You should also analyse the specific risks relating to the investment, including financial, legal and tax risks. This brochure is not an offer or invitation to purchase, or an agreement or recommendation to make a transaction or investment. Potential investors should refer only to the information in the securities prospectus.

Easinvest¹⁾ – higher savings returns and easier investments!

Planning to **save regularly**?

Dissatisfied with the **yield** on your savings?

Looking for a solution combining the **simplicity of a savings plan** with the **advantage of higher returns**?

Easinvest is your answer, for as little as EUR 30 a month²⁾.

The Easinvest principle is simple: **you save a set amount each month, and we invest it** for you in BGL BNP Paribas' flagship funds and SICAVS (open-ended investment companies).

Not only do your savings build up automatically, but you also benefit from greater growth potential than with a conventional savings product.

Easinvest, bespoke savings

You decide at the outset:

- your payment frequency (monthly or quarterly),
- the beneficiary (yourself, a child or grandchild),
- the amount you pay in, depending on the frequency:
 - at least EUR 50 a month or EUR 100 a quarter,
 - at least EUR 30 a month or EUR 100 a quarter if the beneficiary is a minor,
- the investment profile.

Easinvest, flexible and adaptable

Whenever you wish, you can:

- change the payment amount or frequency or modify your investment profile,
- make extra payments to your Easinvest account (gift, inheritance, bonus, etc.),
- temporarily suspend payments,
- close your Easinvest account. The investment fund units will then be redeemed at market conditions.

Easinvest, save for yourself, your children or grandchildren

Easinvest lets you **save to finance your personal plans** – a property purchase, foreign travel or a pension supplement. But it also lets you put money aside **for your children or grandchildren**, which they can access when they reach majority. This requires the agreement of the minor's legal representative (generally the parents).

¹⁾ There is no capital or return guarantee for this product. Investments in the funds are subject to market fluctuations and to the risks inherent in securities investments. The fund fact sheets are available in your local branch. The "Investor's Guide" brochure is available in your local branch or online at bgl.lu/en/official-documents/sfdr.html, and explains the risks, advantages and disadvantages of our investment products.

²⁾ EUR 30 for minors; EUR 50 for adults.



Easinvest, savings combined with stock market investments

Easinvest gives you access to a **selection of BNP Paribas funds**.

Take your pick from some 50 of the group's funds, choosing those best suited to your goals and investor profile.

This carefully selected range encompasses **conventional investment products** (shares and bonds) across a **broad economic area**. The level of risk is appropriate both for conservative investors and those with dynamic profiles who are prepared to invest in products with no guarantee of capital or return.

Features

Initial investment	None
Recommended investment horizon	Minimum four years
Investment vehicle	Chosen by the investor
Minimum savings	EUR 50/month, EUR 30/month if the beneficiary is a minor, or EUR 100/quarter
SICAV entry charge	1.5%
Exit charges	1% (min. EUR 30)/transaction ³⁾
Additional payments	Possible at any time: 1.5%
Withdrawals	Sales possible at any time, at market value: 1% (min. EUR 30)/transaction ³⁾
Custody fees	Free⁴⁾
Securities statement	Every quarter

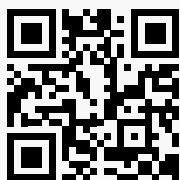
Easinvest at a glance

To learn more about Easinvest, contact your usual advisor or visit any of our branches.

³⁾ 0.50% (min. EUR 15)/transaction via Web Banking.

⁴⁾ The funds issued by BNP Paribas Asset Management are not subject to custody fees.

VIEW OUR BRANCH OPENING HOURS



bgl.lu/en/branches

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