

# EASINVEST BOOST THE RETURN ON YOUR SAVINGS



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**BGL**  
**BNP PARIBAS**

The bank of a changing world



Before taking a decision on this 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 to sell or invitation to purchase, or an agreement or recommendation to make a transaction or investment. You should refer only to the information in the securities prospectus.



## **Easinvest<sup>1)</sup> — 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<sup>2)</sup> a month.

The Easinvest principle is simple – you save a set amount each month or quarter, and we invest it for you in BGL BNP Paribas' flagship funds.

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

1) Easinvest has no capital or return guarantee. Fund investments are exposed to market fluctuations and the risks inherent in securities investments. Fund factsheets are available from branch offices. For information on the advantages, disadvantages and risks of our investment products, see our *Investor Guide*, available at branch offices and on [bgl.lu](http://bgl.lu)

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

## Easinvest, tailored to your needs

### **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 (gift, inheritance, bonus),
- temporarily suspend payments,
- close your Easinvest account at no cost. The investment fund units will then be redeemed in close and liquidate your Easinvest account by selling fund units 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).





## Easinvest, savings combined with stock market investments

Easinvest gives you access to a selection of BGL 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 to conservative investors and to those with dynamic profiles who are prepared to invest in products with no guarantee of capital or return.

## Easinvest at a glance

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

### Description

<b>Initial payment</b>	Nil
<b>Recommended investment Horizon</b>	Minimum 4 years
<b>Investment vehicle</b>	Chosen by the investor
<b>Minimum savings</b>	EUR 50 a month, EUR 30 a month if the beneficiary is a minor, or EUR 100 a quarter.
<b>Extra payments and withdrawals</b>	Possible at any time
<b>Fund entry fees</b>	1.5% <sup>1)</sup>
<b>Exit fees</b>	Free of charge
<b>Conversion fee (for a change of profile)</b>	Free of charge
<b>Custody fees</b>	Free of charge
<b>Securities statement</b>	Quarterly

1) Entry fees excl. Easinvest: 3%



## My bank is always easy to reach

Our adviser reply to your questions on this products and services under **(+352) 42 42-2000**.

### Our branches

in Luxembourg:

Royal Monterey

Bonnevoie

Cloche d'Or

Gare

Grand Rue

Kirchberg Head Office

Kirchberg Europe

Limpertsberg

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Luxembourg

Bascharage Kordall

Bereldange

Bettembourg

Clervaux

Diekirch

Differdange

Dudelange

Echternach

Esch Belval

Esch Benelux

Esch Centre

Ettelbruck

Grevenmacher

Howald

Junglinster

Larochette

Mamer

Mersch

Mondorf-les-Bains

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Redange-sur-Attert

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