

Self-directed Investing Basic

Example profiles Self-directed Investing Basic

The portfolios you see in these example profiles are fictitious. The transactions are a simulation that could take place as *maintenance transactions* in a year. This means that these transactions do not comprise all the transactions underlying the *construction* of the portfolio. The figures between brackets refer to the explanation on the last page.

Profile A

This fictitious example of a profile gives an **indication** of the charges for investing in a year. The invested capital is € 10,000. Investments are made in investment funds and ETFs (trackers) assuming three client transactions per year.

Amount invested: € 10,000

These are the charges in the above-mentioned investments. These charges are not paid separately, but are included in the share price for the relevant investment. Shares are investments traded directly on a stock exchange, and which do not involve any intrinsic charges. Investment funds and ETFs do have intrinsic management charges.

EXTERNAL COSTS (1), IN PERCENTAGE TERMS (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Current charges	The funds' transaction charges by the fund manager
Investment funds	€ 8,000		
Vanguard Global Stock Index Fd	€ 2,000	0.15%	0.10%
DWS Top Dividende V	€ 2,000	0.90%	0.70%
NN Hoog Dividend Aandelenfonds Inc	€ 2,000	0.83%	0.60%
Robeco Euro Credit Bonds Dis V	€ 1,000	0.54%	0.30%
NN European Sustainable Equities	€ 1,000	0.95%	0.80%
ETF's	€ 2,000		0.10%
Vanguard S&P 500 ETF	€ 2,000	0.07%	0.10%

SAME EXTERNAL CHARGES EXPRESSED IN MONETARY TERMS (1)

	In cash	In percent
Current charges (3)	€ 53.90	0.54%
Investment fund charges	€ 52.50	0.53%
ETF charges	€ 1.40	0.07%
Investment fund transaction charges (4)	€ 41.00	0.41%
Investment fund charges	€ 39.00	0.39%
ETF charges	€ 2.00	0.10%

◀ This percentage is the average of the percentages given above

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Product-related charges for these investments (for the Investment fund manager's execution of transactions)

Transaction-related charges	€ 1.50	0.15%
Estimated trading charges (5)	€ 1.50	0.15%

Here are the charges that the bank passes on to you for administering and storing your investments, for use of our (order) systems and execution of your buy and sell orders.

TRANSACTIONS SPECIFIED BY THE CLIENT IN THE EXAMPLE PORTFOLIO

Transactions	Total size of transactions	Charges per transaction
Two investment fund transactions at € 500	€ 1,000	€ 0.00
One ETF transaction at € 1,000	€ 1,000	€ 5.00 + 0.05%
	€ 2,000	

CHARGES TO ABN AMRO

	In cash	In percent
Charges for portfolio held	€ 20.00	0.20%
Service charges	€ 20.00	0.20%
Transaction charges	€ 5.50	0.28%
Investment funds	€ 0.00	-
ETF	€ 5.50	0.55%
Total charges per year	€ 121.90	1.22%
Of which third-party charges in the investments	€ 96.40	0.96%
Of which charges to ABN AMRO	€ 25.50	0.26%

Here is the total of the two types of charges mentioned above, on an annual basis, expressed as a percentage of the invested assets.

Profile B

This fictitious example of a profile gives an **indication** of the charges for investing in a year. The invested capital is € 50,000. Investments are made in shares, investment funds and ETFs (trackers). Assuming seven transactions per year.

Amount invested: € 50,000

These are the charges that the bank passes on to you for the administration and safekeeping of your investments. These include the charges for the use of our (order) systems and the execution of your purchase and sale orders.

EXTERNAL COSTS (1), IN PERCENTAGE TERMS (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Current charges	The funds' transaction charges by the fund manager
Domestic shares	€ 15,000		
Shell	€ 5,000	-	-
ING	€ 5,000	-	-
DSM	€ 5,000	-	-
Investment funds	€ 30,000		
Vanguard Global Stock Index Fd	€ 20,000	0.15%	0.10%
Pictet Water Dis V	€ 10,000	1.20%	0.90%
ETFs (2)	€ 5,000	0.07%	0.10%
Vanguard S&P 500 ETF	€ 5,000	0.07%	0.10%

SAME EXTERNAL CHARGES EXPRESSED IN MONETARY TERMS (1)

	In cash	In percent
Current charges (3)	€ 153.50	0.31%
Fund charges	€ 150.00	0.30%
ETF charges	€ 3.50	0.01%
Investment Fund transaction charges (4)	€ 110.00	0.22%
Investment fund charges	€ 110.00	0.22%
ETF charges	-	-
Product-related charges for these investments (for the fund manager's execution of transactions)		
Transaction-related charges	€ 22.50	0.15%
Estimated trading charges (5)	€ 22.50	0.15%

◀ This percentage is the average of the percentages given above

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Here are the charges that the bank passes on to you for administering and storing your investments, for use of our (order) systems and execution of your buy and sell orders.

TRANSACTIONS SPECIFIED BY THE CLIENT IN THE EXAMPLE PORTFOLIO

Transactions	Total size of transactions	Charges per transaction
Three investment fund transactions at € 5,000	€ 15,000	€ 0.00
Three share transactions (domestic) at € 3,000	€ 9,000	€ 5.00 + 0.05%
One ETF transaction at € 2,000	€ 2,000	€ 5.00 + 0.05%
	€ 26,000	

CHARGES TO ABN AMRO

	In cash	In percent
Charges for portfolio held	€ 100.00	0.20%
Service charges	€ 100.00	0.20%
Transaction charges	€ 25.50	0.10%
Investment funds	-	-
Domestic shares	€ 19.50	0.22%
ETFs	€ 6.00	0.30%
Total charges per year	€ 411.50	0.82%
Of which third-party charges in the investments	€ 286.00	0.57%
Of which charges to ABN AMRO	€ 125.50	0.25%

Here is the total of the two types of charges mentioned above, on an annual basis, expressed as a percentage of the invested assets.

Profile C

This fictitious example of a profile gives an **indication** of the charges for investing in a year. The invested capital is € 350,000. Investments are made in shares, investment funds and ETFs (trackers). Assuming eight transactions per year.

Amount invested: € 350,000

These are the charges for the indicated investments. These charges are not paid separately, but are included in the share price of the relevant investment. Shares and options are securities traded directly on a stock exchange and which do not involve any intrinsic charges. Investment funds and ETFs do have intrinsic management charges. The price of Turbos also includes charges, such as the charges for making the product.

EXTERNAL COSTS (1), IN PERCENTAGE TERMS (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Current charges	The funds' transaction charges
Domestic shares	€ 70,000		
Shell	€ 10,000	-	-
ING	€ 10,000	-	-
Aperam	€ 10,000	-	-
DSM	€ 10,000	-	-
KLM	€ 10,000	-	-
Unilever	€ 10,000	-	-
Philips	€ 10,000	-	-
Foreign shares	€ 80,000		
Apple	€ 30,000	-	-
Amazon	€ 25,000	-	-
Coca-Cola	€ 25,000	-	-
Investment funds	€ 120,000		
Vanguard Global Stock Index Fd	€ 50,000	0.15%	0.10%
Pictet Biotech Acc V	€ 30,000	1.20%	0.90%
Blackrock world energy acc V	€ 20,000	1.32%	1.00%
NN Hoog Dividend Aandelenfonds Inc	€ 10,000	0.83%	0.60%
Pictet Water Dis V	€ 10,000	1.20%	0.90%
ETFs (2)	€ 80,000		
SPDR MSCI World Health Care ETF	€ 20,000	0.30%	0.10%
Vanguard S&P 500 ETF	€ 20,000	0.07%	0.10%
THINK AEX	€ 20,000	0.30%	0.07%
iShares MSCI World Momentum Factor ETF	€ 20,000	0.30%	0.11%

SAME EXTERNAL CHARGES EXPRESSED IN MONETARY TERMS (1)

	In cash	In percent
Current charges (3)	€ 1,096.00	0.55%
Fund charges	€ 902.00	0.75%
ETF charges	€ 194.00	0.24%

◀ This percentage is the average of the percentages given above

Fund transaction charges (4)	€ 746.00	0.37%
Fund charges	€ 670.00	0.56%
ETF charges	€ 76.00	0.10%

◀ This percentage is the average of the percentages given above

Product-related charges for these investments (for the fund manager's execution of transactions)

Transaction-related charges	€ 75.00	0.15%
Estimated trading charges (5)	€ 75.00	0.15%

Here are the charges that the bank passes on to you for administering and storing your investments, for use of our (order) systems and execution of your buy and sell orders.

TRANSACTIONS SPECIFIED BY THE CLIENT IN THE EXAMPLE PORTFOLIO

Transactions	Total size of transactions	Charges per transaction
Two investment fund transactions at € 25,000	€ 50,000	€ 0.00
Three share transactions (domestic) at € 10,000	€ 30,000	€ 5.00 + 0.05%
One share transaction (foreign) at € 25,000	€ 25,000	€ 10.00 + 0.10%
Two ETF transactions at € 20,000	€ 40,000	€ 5.00 + 0.05%
	€ 145,000	

CHARGES TO ABN AMRO

Charges for portfolio held	In cash	In percent
Service charges	€ 500.00	0.14%
t/m € 100,000	€ 200.00	0.20%
from € 100,000 t/m € 350,000	€ 300.00	0.12%
Investment funds	-	-
Domestic shares	€ 30.00	0.10%
Foreign shares	€ 35.00	0.14%
ETFs	€ 30.00	0.08%

Foreign exchange charges

Foreign exchange charges (6)	€ 91.25	0.37%
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Total charges per year	€ 2,512.00	0.72%
Of which third-party charges in the investments	€ 1,917.00	0.55%
Of which charges to ABN AMRO	€ 595.00	0.17%

Here is the total of the two types of charges mentioned above, on an annual basis, expressed as a percentage of the invested assets.

1 External costs

These charges are in accordance with the specifications of our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

2 ETFs

An exchange traded fund (ETF) is comparable to an investment fund. Investments in an ETF are diversified, similar to those in investment funds. Usually an ETF follows an index, such as the AEX or the Dow Jones. That is why it is also called an index investment. But ETFs can also follow a certain 'basket' of investments from a particular sector or region. The difference with investment funds is that an ETF follows the price of an index or basket, whilst an investment fund tries to outperform that index or basket. Because ETFs follow the stock market, they are also known as trackers or passive funds.

3 Current charges

You pay the charges incurred by an investment fund. Such as management and administration charges, as well as marketing and distribution costs... These charges are included in the investment fund's progress and are determined by the investment fund itself. The management and administration charges are shown in the Key Investor Information (KII) for the relevant investment fund. The Key Investor Information is available at abnamro.nl/beleggingsfondsen

4 The funds' transaction charges

A lot of fund managers actively manage their fund, and trade accordingly. The buying and selling costs within the fund are included in the investment fund charges. These charges are in accordance with the specifications of our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

5 Trading costs

The term 'trading costs' means the bid/offer spread and the swing price. Bid/offer spread: the offer price indicates the amount at which, for example, you can buy a share. The bid price is the amount at which you can sell a share at that time. The difference (the spread) determines the charges you pay. Swing price: Swing pricing is a technique designed to remove the negative impact of entrants and exits on existing or current shareholders in a fund. The buyer therefore pays an additional levy on top of the fund value to cover the costs generated by his transaction.

6 Foreign exchange charges

If you place an order to buy or sell an investment product that is traded in a currency other than the euro, and if your order is executed, then the bank converts the order amount into euros. You pay charges for this.

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The information provided in this document has been drafted by ABN AMRO Bank N.V.

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