

Self-Directed Investing Plus

Example profiles Self-directed Investing Plus

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.

Example Profile: A

This fictitious example profile gives an indication of the investment charges for one year. The amount of assets invested is €50,000. Investments are made in domestic equities, investment funds and ETFs (trackers). We assume 12 transactions per year.

Assets invested: € 50,000

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant investment.

Equities are exchange-traded investment products that carry no intrinsic charges. Investment funds and ETFs do carry intrinsic charges for the management of the product.

Here you see the charges payable to the bank for the administration and custody of your investment products, the use of our (order) systems and the execution (or causing the execution) of the buy and sell orders placed by you.

EXTERNAL CHARGES, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Domestic Equities	€ 40,000		
Ahold Delhaize	€ 6,000	-	-
ASML Holding	€ 7,000	-	-
BAM Group / KON /	€ 6,000	-	-
ING Group	€ 6,000	-	-
Randstad	€ 5,000	-	-
Royal Dutch Shell	€ 6,000	-	-
Takeaway.com	€ 4,000	-	-
Investment funds	€ 8,000		
Vanguard Global Stock Index Fd	€ 2,000	0.11%	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	0.53%	0.30%
NN European Sustainable Equities	€ 1,000	0.95%	0.80%
ETFs (6)	€ 2,000		
Vanguard S&P 500 ETF	€ 2,000	0.07%	0.10%

CHARGES LINKED TO THE PRODUCT, IN CASH (1)

	In cash	In percentages
Ongoing charges (2)	€ 53.00	0.53%
Investment fund charges	€ 51.60	0.65%
ETF charges	€ 1.40	0.07%
Transaction fees in funds (3)	€ 41.00	0.41%
Investment fund charges	€ 39.00	0.49%
ETF charges	€ 2.00	0.10%
Other charges (4)	€ 5.57	0.04%
Estimated other charges	€ 5.57	0.04%

◀ This percentage is the average percentage over the assets invested in that asset class.

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Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
8 equity transactions (domestic) at € 1,250	€ 10,000	€ 4.50
2 investment fund transactions at € 1,000	€ 2,000	-
2 ETF transactions at € 1,000	€ 2,000	€ 4.40
	€ 14,000	€ 8.90

Here you see the charges payable to the bank for the administration and custody of your investment products, the use of our (order) systems and the execution (or causing the execution) of the buy and sell orders placed by you.

CHARGES PAYABLE TO ABN AMRO

	In cash	In percentages
Charges for holding the portfolio	€ 148.00	0.30%
Service charges up to € 100,000	€ 100.00	0.20%
Fixed charges	€ 48.00	0.10%
Transaction fees	€ 44.80	0.32%
Domestic equities	€ 36.00	0.36%
Investment funds	-	0.00%
ETFs	€ 8.80	0.44%
Total charges (per year)	€ 292.37	0.58%
Of which charges in the investments, payable to others	€ 99.57	0.20%
Of which charges payable to ABN AMRO	€ 192.80	0.39%

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

In this example you see the impact of all charges on the return of the investments contained in the example profile.

A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers.

This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON THE RETURN

Fictitious return: 4% Investment value: € 50,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 52,000	€ 56,243	€ 60,833
Charges payable to ABN AMRO 0.39%	€ 193	€ 581	€ 971
Charges in the investments 0.20%	€ 100	€ 299	€ 500
Estimated trading charges 0.04%	€ 20	€ 60	€ 100
Total charges in €	€ 312	€ 940	€ 1,571
Total charges in %	0.62%	1.88%	3.14%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.38%	10.61%	18.52%

Example Profile: B

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is €247,000. Investments are made in domestic and foreign equities, domestic options, investment funds and ETFs (trackers). We assume 20 transactions per year.

Assets invested: € 247,000

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant investment.

Equities are exchange-traded investment products that carry no intrinsic charges. Investment funds and ETFs do carry intrinsic charges for the management of the product.

Here you see the charges payable to the bank for the administration and custody of your investment products. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

EXTERNAL CHARGES, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Domestic Equities	€ 85,000		
Adyen	€ 13,000	-	-
Ahold Delhaize	€ 9,000	-	-
ASML Holding	€ 12,000	-	-
ING Group	€ 9,000	-	-
Randstad	€ 11,000	-	-
Royal Dutch Shell	€ 12,000	-	-
Takeaway.com	€ 10,000	-	-
Unilever	€ 9,000	-	-
Foreign Equities	€ 90,000		
Apple	€ 14,000	-	-
Amazon	€ 15,000	-	-
Coca-Cola	€ 11,000	-	-
Daimler Benz	€ 10,000	-	-
McDonalds	€ 12,000	-	-
Tesla	€ 16,000	-	-
Volkswagen	€ 12,000	-	-
Domestic Options	€ 3,000		
- 20 ING PUT EXPDAT 14,00	-€ 7,240	-	-
20 ING PUT EXPDAT 10,00	€ 1,980	-	-
40 RD CALL EXPDAT 22,00	€ 6,100	-	-
25 UN CALL EXPDAT 48,00	€ 2,160	-	-
Investment funds	€ 33,000		
NN Information Technology Fund	€ 12,000	0.83%	0.09%
Robeco Euro Credit Bonds Dis V	€ 10,000	0.53%	0.30%
Robeco Sustainable Global Stars Equities Dis	€ 11,000	1.05%	0.12%
ETFs (6)	€ 36,000		
iShares AEX ETF	€ 9,000	0.30%	0.11%
Vanguard S&P 500 ETF	€ 6,000	0.07%	0.10%
BNP Easy MSCI Europe SRI ETF	€ 9,000	0.18%	0.12%
iShares MSCI World Momentum Factor ETF	€ 12,000	0.30%	0.11%

CHARGES LINKED TO THE PRODUCT, IN CASH (1)

	In cash	In percentages
Ongoing charges (2)	€ 351.50	0.51%
Investment fund charges	€ 268.10	0.81%
ETF charges	€ 83.40	0.23%
Transaction fees in funds (3)	€ 93.90	0.14%
Investment fund charges	€ 54.00	0.16%
ETF charges	€ 39.90	0.11%
Other charges (4)	€ 205.85	0.20%
Estimated other charges	€ 205.85	0.20%

◀ This percentage is the average percentage over the assets invested in that asset class.

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Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
5 equity transactions (domestic) at € 8,000	€ 40,000	€ 7.20
4 equity transactions (foreign) at à € 6,500	€ 26,000	€ 6.60
3 option transactions (domestic) at à € 2,750	€ 8,250	€ 2.25
5 investment fund transactions at € 5,000	€ 25,000	-
3 ETF transactions at € 2,000	€ 6,000	€ 4.80
	€ 105,250	€ 20.85

Here you see the charges payable to the bank for the administration and custody of your investment products. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

CHARGES PAYABLE TO ABN AMRO

	In cash	In percentages
Charges for holding the portfolio	€ 424.40	0.17%
Service charges up to € 100,000	€ 200.00	0.20%
Service charges from € 100,000 to € 400,000	€ 176.40	0.12%
Fixed charges	€ 48.00	0.02%
Transaction fees	€ 212.25	0.20%
Domestic equities	€ 36.00	0.09%
Foreign equities	€ 26.40	0.10%
Exchange charges foreign equities (7)	€ 128.70	0.50%
Domestic options	€ 6.75	0.08%
Investment funds	-	0.00%
ETFs	€ 14.40	0.24%
Total charges (per year)	€ 1,287.90	0.52%
Of which charges in the investments, payable to others	€ 651.25	0.26%
Of which charges payable to ABN AMRO	€ 636.65	0.26%

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

In this example you see the impact of all charges on the return of the investments contained in the example profile.

A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers.

This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON THE RETURN

Fictitious return: 4% Investment value: € 247,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 256,880	€ 277,841	€ 300,513
Charges payable to ABN AMRO 0.26%	€ 637	€ 1,915	€ 3,200
Charges in the investments 0.26%	€ 651	€ 1,959	€ 3,273
Estimated trading charges 0.20%	€ 483	€ 1,452	€ 2,425
Total charges in €	€ 1,771	€ 5,326	€ 8,898
Total charges in %	0.72%	2.16%	3.60%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.28%	10.33%	18.06%

Example Profile: C

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is €750,000. Investments are made in domestic and foreign equities, domestic and foreign options, turbos, investment funds, bond funds and ETFs (trackers). We assume 42 transactions per year.

Assets invested: € 750,945

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant investment.

Equities are exchange-traded investment products that carry no intrinsic charges. Investment funds and ETFs do carry intrinsic charges for the management of the product.

EXTERNAL CHARGES, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Domestic Equities	€ 420,000		
Adyen	€ 51,000	-	-
BAM Group / KON /	€ 42,000	-	-
Boskalis	€ 40,000	-	-
DSM	€ 42,000	-	-
ING Group	€ 39,000	-	-
KLM	€ 42,000	-	-
Philips	€ 39,000	-	-
Royal Dutch Shell	€ 47,000	-	-
Takeaway.com	€ 37,000	-	-
Unilever	€ 41,000	-	-
Foreign Equities	€ 206,000		
Amazon	€ 21,000	-	-
Apple	€ 23,000	-	-
Coca-Cola	€ 18,000	-	-
Daimler Benz	€ 17,000	-	-
General Electric	€ 15,000	-	-
L'Oréal	€ 21,000	-	-
McDonalds	€ 12,000	-	-
Nestle	€ 17,000	-	-
Nike	€ 19,000	-	-
Tesla	€ 24,000	-	-
Volkswagen	€ 19,000	-	-
Domestic Options	€ 3,000		
- 20 ING PUT EXPDATE 14,00	-€ 7,240	-	-
20 ING PUT EXPDATE 10,00	€ 1,980	-	-
25 UN CALL EXPDATE 48,00	€ 2,160	-	-
40 RD CALL EXPDATE 22,00	€ 6,100	-	-
Foreign Options	€ 8,670		
- 20 INTEL PUT EXPDATE 48.00	-€ 7,240	-	-
20 INTEL PUT EXPDATE 44.00	€ 4,980	-	-
20 CALL COCACOLA EXPDATE 44.00	€ 4,830	-	-
20 CALL NIKE EXPDATE 70.00	€ 6,100	-	-
Turbos (5)	€ 9,275		
1.000 BNP Boska TL 22,47	€ 4,325	1.63%	-
1.500 BNP Brent TL 68.10	€ 3,420	2.68%	-
1.000 BNP Fugro TS 9.50	€ 1,530	3.37%	-
Investment funds	€ 40,000		
NN Information Technology Fund	€ 13,000	0.83%	0.09%
Robeco Euro Credit Bonds Dis V	€ 11,000	0.53%	0.30%
Robeco Sustainable Global Stars Equities Dis	€ 16,000	1.05%	0.12%
Bonds	€ 34,000		
AA BlackRock Euro Government Bonds	€ 8,000	0.31%	0.18%
AA Robeco Quant Duration Global Bonds	€ 9,000	0.35%	0.18%
AA Schroder Euro Corporate Bonds	€ 8,000	0.42%	0.18%
NN Euro Sustainable Credit Cap	€ 9,000	0.36%	0.12%
ETFs (6)	€ 30,000		
iShares AEX ETF	€ 7,000	0.30%	0.11%
Vanguard S&P 500 ETF	€ 6,000	0.07%	0.10%
BNP Easy MSCI Europe SRI ETF	€ 8,000	0.18%	0.12%
iShares MSCI World Momentum Factor ETF	€ 9,000	0.30%	0.11%

Here you see the charges payable to the bank for the administration and custody of your investment products, the use of our (order) systems and the execution (or causing the execution) of the buy and sell orders placed by you.

CHARGES LINKED TO THE PRODUCT, IN CASH (1)

	In cash	In percentages
Ongoing charges (2)	€ 736.81	0.65%
Investment fund charges	€ 334.20	0.84%
Bond fund charges	€ 122.30	0.36%
Turbo charges	€ 213.71	2.30%
ETF charges	€ 66.60	0.22%
Transaction fees in funds (3)	€ 152.90	0.15%
Investment fund charges	€ 63.90	0.16%
Bond fund charges	€ 55.80	0.16%
ETF charges	€ 33.20	0.11%
Other charges (4)	€ 857.92	0.28%
Estimated other charges	€ 857.92	0.28%

This percentage is the average percentage over the assets invested in that asset class.

This percentage is the average percentage over the assets invested in that asset class.

Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
11 equity transactions (domestic) at € 18,000	€ 198,000	€ 11.20
6 equity transactions (foreign) at € 12,500	€ 75,000	€ 9.00
8 option transactions (domestic) at € 2,750	€ 22,000	€ 2.25
6 option transactions (foreign) at € 2,100	€ 12,600	€ 2.25
2 Turbo transactions at € 1,600	€ 3,200	€ 4.64
6 investment fund transactions at € 5,000	€ 30,000	-
3 ETF transactions at € 2,000	€ 6,000	€ 4.80
	€ 310,800	€ 29.34

Here you see the charges payable to the bank for the administration and custody of your investment products. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

CHARGES PAYABLE TO ABN AMRO

	In cash	In percentages
Charges for holding the portfolio	€ 818.57	0.11%
Service charges up to € 100,000	€ 200.00	0.20%
Service charges from € 100,000 to € 400,000	€ 360.00	0.12%
Service charges from € 400,000	€ 210.57	0.06%
Fixed charges	€ 48.00	0.01%
Transaction fees	€ 612.35	0.20%
Domestic equities	€ 123.20	0.06%
Foreign equities	€ 54.00	0.07%
Exchange charges foreign equities (7)	€ 371.25	0.50%
Domestic options	€ 18.00	0.08%
Foreign options	€ 13.50	0.11%
Turbos	€ 18.00	0.08%
Investment funds	-	0.00%
ETFs	€ 14.40	0.00%
Total charges (per year)	€ 3,178.55	0.42%
Of which charges in the investments, payable to others	€ 1,747.63	0.23%
Of which charges payable to ABN AMRO	€ 1,430.92	0.19%

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

In this example you see the impact of all charges on the return of the investments contained in the example profile. A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers. This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON THE RETURN

Fictitious return: 4% Investment value: € 750,945	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 780,983	€ 844,711	€ 913,639
Charges payable to ABN AMRO 0.19%	€ 1,431	€ 4,301	€ 7,182
Charges in the investments 0.23%	€ 1,748	€ 5,255	€ 8,779
Estimated trading charges 0.28%	€ 2,073	€ 6,236	€ 10,422
Total charges in €	€ 5,251	€ 15,792	€ 26,383
Total charges in %	0.70%	2.10%	3.51%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.30%	10.38%	18.15%

1 These are the charges as stated by our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

2 Ongoing charges

You also pay charges incurred by an investment fund. Such as the management fees, administration fees and marketing and distribution expenses. These charges are included in the price of the investment fund and are set by the fund. The management fees and administration fees are set out in the Key Investor Information Document (KIID) of the investment fund. The Key Investor Information can be found via abnamro.nl/beleggingsfondsen

3 Transaction charges in funds

Many fund managers actively manage their fund and trade accordingly. The fees for the buy and sell transactions within the fund are included in the price of the investment fund. These are the charges as stated by our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

4 Other charges

'Other charges' comprise the swing price and the bid/ask spread.

Swing price: Swing pricing is a technique for eliminating the negative impact of investors entering and exiting the fund for existing or incumbent shareholders in a fund. The buyer therefore pays an extra levy on top of the price of the fund to cover the costs caused by his transaction.

Bid/ask price: the ask price is the amount for which you can buy a share. The bid price is the amount for which you can sell a share at that time. The difference (the spread) comprises the charges that you pay. We use the following bid/ask spreads in these Indicative Profiles: Domestic and Foreign Equities and Closed End Investment Funds: 0.0439%. Open End Investment Funds and ETF Trackers: 0.015%. Turbos: 1.00%. Options: 2.00%.

5 Turbos

Turbos are leveraged products enabling investors to respond rapidly to market developments. In general, therefore, Turbos are not held for very long in your portfolio. Under European legislation, however, providers of Turbos are required to indicate the impact of the charges on the return on an annual basis. If you compare

the Key Investor Information Document (KIID) of a Turbo with our example profile. The KIID also states the charges of Turbos. These consist largely of one-off charges and ongoing charges. With Turbos, the one-off charges consist of the bid-ask spread. The ongoing charges of Turbos are better known as financing charges. The KIID shows a very high percentage of charges. This is because the KIID assumes an imaginary situation where you buy and sell the Turbo each day, 365 days per year. In reality, you only pay the daily charges over the period that the Turbo is held in your portfolio. In our indicative profile, these are the bid-ask spread on the purchase on day 1 plus the bid-ask spread on the sale on e.g. day 20 plus the financing charges from day 1 to day 20 inclusive (= 21 days). The result is roughly equal to the [2.17%] you see in the indicative profile: $(435.21\%/365) + (186.60\%/365) + (8.20\%/365 * 21) = 2.17\%$.

6 ETFs

An exchange traded fund (ETF) is comparable with an investment fund. The investments in an ETF are spread, just as with investment funds. Usually an ETF tracks an index, such as the AEX or Dow Jones. Hence the name index investing. But ETFs can also track a certain 'basket' of investments from a certain sector or region. The difference with investment funds is that an ETF tracks the price of an index or basket, while an investment fund tries to outperform the index or basket. As ETFs track the price, they are also known as 'trackers' or passive funds.

7 Exchange charges foreign equities

If you place an order for an investment product that is traded in a currency other than the euro and the order is executed, We then convert the order amount into euro. The bank uses the real-time middle rate for the conversion of the foreign currency. A charge is payable for the conversion. This indicative profile only contains foreign equities purchased in USD. How these charges are calculated can be seen at <https://www.abnamro.nl/nl/prive/beleggen/service/beleggingsorders/voorbeeld.html>

Please note: entry and exit charges apply to various investment funds. See the Key Investor Information (KII) for more details.

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About ABN AMRO

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* Call charges: for this call you pay your usual call charges set by your telephone provider.