

## Portfolio Management

# Information card Classic Mandate

When your assets are under discretionary portfolio management at ABN AMRO MeesPierson, you will be reassured they are in safe hands. You do not need to bother about your investments on a daily basis. Our specialists take all investment decisions, having first made clear arrangements with you. You can therefore rest assured that all decisions will be based on rational considerations. When you choose for the Classic Mandate, you choose for a portfolio where the focus is on individual equities and bonds.

## In brief

- ▶ Investment mainly in individual equities and bonds, plus specific investment funds
- ▶ Professional and active management of your portfolio
- ▶ No need to bother about your investments on a daily basis
- ▶ For investment portfolios of 500,000 euros or more

### **The building blocks of your portfolio**

Optimal allocation to the different asset classes contributes to the return on your portfolio. The Classic Mandate places the accent on equities and bonds. Due to the long-term investment horizon, the returns under this mandate may show more fluctuations.

#### Equities

The portfolio under the Classic Mandate contains the equities of approximately 50 highly reputable global companies. The selection of these equities is mainly model-driven, with valuation quality and momentum being decisive factors. Before making their final decision, our specialists make sure that the selected equities have the best possible risk/return ratios.

#### Bonds

Safety, security and a good risk/return ratio are the main objectives of bond investment. Our specialists therefore prefer bonds with a high credit rating. Spreading the risk is another important factor. Your portfolio therefore contains government bonds and corporate bonds with different maturities, with the possible addition of bond funds. The selected bonds are generally quoted in euros.

#### Other investments

Hedge funds and commodities can form part of your portfolio under the Classic Mandate. These alternative investments often react differently to market developments than equities and bonds do. They can therefore reduce the risk in your portfolio. The portfolio managers may also decide to invest in highopportunity themes or regions. Part of your portfolio may be held in cash and cash equivalents.

### **A portfolio that suits you**

The management of your portfolio begins with a meticulous analysis. So you can be sure that your portfolio is invested in a way that suits you. The precise composition of your investment portfolio depends partly on your risk profile and our investment outlook. More information on risk profiles can be found in the brochure 'A closer look at your risk profile'.

### **ABN AMRO's investment outlook**

Our portfolio managers aim for optimum asset allocation within your portfolio. How your portfolio is structured depends partly on the investment outlook of our specialists. That outlook determines our preference for countries, sectors, regions and themes. The way in which your portfolio is allocated to the various asset classes is the biggest contributor to the portfolio's return in the long term. We call this the strategic choice or strategic asset allocation. Our outlook determines how we respond to the markets in

the short term. This is the tactical choice or tactical asset allocation. In this way, our specialists strive to protect your portfolio from excessive risk during downturns and to achieve extra return during upturns.

## Your return

You can compare the return on your investment portfolio with a benchmark. This is a standard investment portfolio with the same risk appetite and targeted return.

# Well informed

Various information sources keep you well informed about your investment portfolio. In this way we keep you up to date on the composition of your portfolio, the return and our investment policy. Your investment adviser also reviews your portfolio with you once a year.

## Insight and overview

### Portfolio reports

Quarterly portfolio reports give you insight into the composition of your portfolio. They also update you on the transactions made during the trimester, the allocation to the various asset classes and the return.

### Portfolio report online

You can access your investment portfolio from the secure environment of Internet Banking 24 hours a day, seven days a week.

### Statement for tax purposes

You receive a statement for the purposes of your tax return every year.

## Electronic newsletter

You receive a monthly electronic newsletter with comments on the selected investments..

## Investment information

Depending on market movements, you receive updates on important developments.

## Fee

The size of the fee depends on your risk profile and chosen mandate. Current rates can be found in the Portfolio Management Fees & Charges information card and at [abnamromeespierson.nl/tarievenbeleggen](http://abnamromeespierson.nl/tarievenbeleggen).

## Final point

The content in this information card should not be viewed in isolation. You should therefore read the brochure entitled 'A closer look at your risk profile' and the Portfolio Management Fees & Charges information card. The content in this information card should be read in conjunction with your 'Portfolio Management Sub-Agreement'.

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### About ABN AMRO

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