

Portfolio Management

Information Card Comfort Income 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 are based on rational considerations. When you choose for the Comfort Income Mandate, you choose for a portfolio that generates a regular income.

In brief

- ▶ Investment mainly in index trackers and index funds, plus investment funds that pay a dividend
- ▶ Professional and active management of your investments
- ▶ No need to bother about your investments on a daily basis
- ▶ For investment portfolios of 50,000 euros or more

The building blocks of your portfolio

An optimal allocation between the various asset classes contributes to the return on your portfolio. Under the Comfort Income Mandate, the accent is on investments that generate income.

Equities

The investment outlook of our economists and investment specialists determines the selection of equity index investments. The portfolio managers pick one or more regions where equities are expected to generate the most return. The income comes from dividends. Furthermore, the portfolio can also contain investments that track a global real estate index.

Bonds

Safety and security are the main objectives of bond investment. Our specialists therefore prefer bonds with a high credit rating. Spreading the risk is another important factor. The portfolio managers therefore pick government bond indices with different maturities and corporate bond indices. The interest payments on the bonds provide you with income.

Other investments

Alternative investments often react differently to market developments than equities or bonds do. The dividend on these investments provides a source of income. 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 'Your Portfolio Management risk profile.'

ABN AMRO's investment outlook

Our portfolio managers aim for optimum asset allocation in your portfolio. How your portfolio is structured depends partly on the investment outlook of our economists and other market specialists. That outlook determines our preference for countries, sectors, regions and themes. Judicious allocation to the various asset classes is the biggest contributor to the portfolio's return in the long term. And extra return is what our specialists are always striving for.

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 reports 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.

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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