

TAILORING YOUR INVESTMENT SOLUTIONS TOGETHER

CHOOSE THE WAY YOU WANT TO INTERACT WITH US



How can we achieve your investment objectives together?

Managing your investments requires time and expertise, as markets and solutions are becoming more complex and the flow of information may be overwhelming.

Are you passionate about making investment decisions yourself, with or without advice from us? Or would you prefer to delegate decision making to our investment experts? You can choose and tailor our services to suit your individual requirements and preferences.

Together, we develop an investment strategy and approach that is right for you, based on a thorough understanding of your investment objective, risk tolerance and return expectations.

**YOUR TIME IS PRECIOUS,
LET'S VALUE IT TOGETHER**

However you decide to manage your investments, you benefit from our financial expertise and access to a market wide range of asset classes and best-in-class investment solutions.

Your approaches to investment decision making

MANAGED

You delegate the management of your investment portfolio to our experts.

ADVISORY

You make the final decision on your investments with advice provided by our experts.

EXECUTION

You invest directly in the markets with no investment advice provided by our experts.

TAILORING YOUR SOLUTIONS

You delegate the management of your investment portfolio to our experts

Access our customised investment expertise

You may wish to delegate investment decisions to our experts, either because you do not have the time, or the immediate access to market information to make timely investment decisions. Perhaps, you simply prefer to entrust your financial assets to an investment professional.

Your private banker and, where applicable, dedicated portfolio manager, set out a wealth management strategy with you, adjusting our level of service based on the frequency of contact and level of expertise you wish. They take into account your specific constraints and can even customise a bespoke portfolio.

Guided by your investment objective and risk tolerance, the portfolio manager will exercise discretion to construct and manage your investment portfolio. It will be kept under review and rebalanced as necessary to reflect changes in the outlook for particular investments, markets or asset types.

“*To manage my portfolio, I prefer to delegate the management of my portfolio to an investment expert, who will adjust it for changing market conditions.*”



R INVESTMENT TOGETHER

You make the final decisions on your investments with advice provided by our experts

We provide you with the expert investment knowledge you need to make informed portfolio decisions, allowing you to stay in control of your investments

Advice can take many different forms and we offer a holistic approach to help you make investment decisions:

Asset allocation: defining a global asset allocation overview of your portfolio will allow you to quantify your risk tolerance.

Recommendations: once we have defined your optimal asset allocation together, we assist you to build your personalised portfolio and provide you with investment advice based on your requirements and our investment convictions.

Risk management: we monitor your portfolio and may recommend new investment ideas consistent with your investment profile and changing market conditions.

We offer different levels of service depending on how much time you wish to spend on investment decision making and how much involvement and expertise you want. Depending on your investment needs and profile, a dedicated investment expert can advise you, in addition to your private banker.

“ *I value proactive investment
advice and recommendations
in order to make informed decisions.* ”

You invest directly in the markets with no investment advice provided by our experts

You want the flexibility to execute your own investment orders

You are passionate about making your own investment decisions and simply require a platform to execute orders.

We offer different levels of service to add value to your trading experience, combining security, trading freedom and speed of execution.

You can place your orders through your private banker or on our e-banking platform. If your orders are more complex, you can have access to our dedicated execution teams who can place them for you.

If you are a professional client¹ trading actively and making investment decisions on a daily basis, or trading on more complex products, we can provide you with tactical market information and technical assistance in order to optimise your trading strategies. This is delivered through access to our Luxembourg and Geneva dealing rooms and private traders².

“ *Real-time portfolio valuation and risk
management allows me to assess the
impact of the trades I am considering.* ”

¹As defined by Directive n° 2004/39/CE of April 21 2004 "MIFID"; or equivalent notion for fiscal resident clients of territories not submitted to MIFID regulation.
²The availability of some of the services described in this brochure may vary in the Societe Generale group entities.

²Accounts will need to be opened with Societe Generale Bank and Trust in Luxembourg or Societe Generale Private Banking (Suisse) SA in Geneva for access to these dealing rooms.

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