



Portfolio Advice

An investment sat-nav that
guides you through every
choice and decision



Portfolio Advice gives you your very own investment sat-nav

It's good to have satellite navigation if you're going on a long car journey. Sat-nav makes it safe, comfortable and more relaxed. You can prepare for what's ahead: avoid roadworks; pick out an alternative route. Your sat-nav will guide you smoothly to where you want to be. But you're still in the driving seat: you're the one who makes the final decisions. It's the same with Portfolio Advice from BNP Paribas Fortis. You take all the decisions yourself, but you can count at all times on the support of a sat-nav loaded with all the latest information and options. And those options are pretty useful:

- Like to see your entire portfolio and each individual component at a glance? Your investment sat-nav offers you regular and comprehensive **portfolio reports**, showing all your returns, risk analyses, correlation with your investor profile, and so on.
- Thinking of buying or selling? The **simulation module** will immediately show you what impact the purchase or sale will have on the composition and risk exposure of your portfolio.
- Would you like to go through your portfolio report? Your trusted adviser will arrange regular **portfolio discussions** with you to explore how you can align your portfolio more closely with your investor profile. No obligation at all on your part.
- Is your portfolio risk significantly higher than recommended for your investor profile? If so, your investment sat-nav will send you a **message**.
- Investments maturing? Your investment sat-nav will notify you of all significant dates. It will also offer you reinvestment advice based on your current portfolio composition and your investor profile.

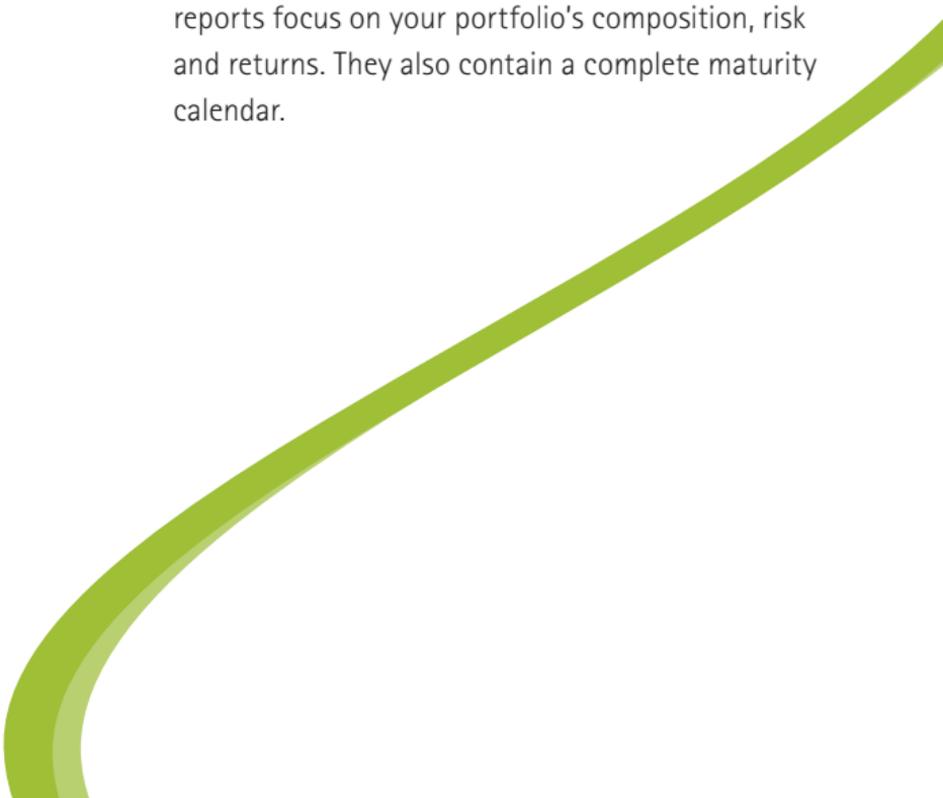
- Would you like to know when the price of a security reaches a particular upper or lower limit? Your investment sat-nav tracks any asset you choose and will notify you accordingly.

Analyse, simulate and rebalance with Portfolio Advice

"Is my portfolio's risk exposure acceptable?"
"What are the relative weightings of the different investments in my portfolio?" "Should I reduce some of my holdings and increase others?" "Is the composition of my portfolio in line with the reference portfolio for my profile?" "Does my portfolio need adjusting, and if so in which direction?"

Analyse

These are all important questions. But it will take you quite a few evenings' work to find the answers on your own. Portfolio Advice provides the information you need at a glance. Regular analysis reports focus on your portfolio's composition, risk and returns. They also contain a complete maturity calendar.



Simulate

Knowledge is power. But perhaps you'd like to take it a step further: use what you know, for instance, to increase or decrease your holdings of certain assets. Your trusted adviser will obviously be happy to assist. But with Portfolio Advice, you can also simulate every possible purchase or sale yourself. You do it within PC banking, where you can immediately see what impact the transaction would have on your portfolio's composition and risk exposure.

Rebalancing

Your trusted adviser will invite you to discuss your portfolio at regular intervals. The purpose of the conversation is to check whether your portfolio needs to be adjusted. You will also receive clear advice about which holdings you might want to sell or buy to bring your portfolio into closer alignment with your investor profile.

The portfolio that Portfolio Advice tracks for you is made up of a securities account, an investment account, a savings account and, if applicable, an external portfolio for securities you hold physically or keep at a different financial institution.

Risk alerts and price alerts thanks to Portfolio Advice

Risk alerts

The situation on the financial markets can change very quickly. BNP Paribas Fortis closely monitors the volatility of your portfolio. Volatility refers to the extent to which the prices of the assets in your portfolio rise and fall from one week to another. That makes it a useful measure of risk.

As soon as the volatility of your portfolio becomes too great for your investor profile, you will be notified to that effect by letter or via a personal message in PC banking. You can then contact your trusted adviser, who will go through the portfolio with you to see whether any adjustment is required.

Price alerts

Imagine that a particular share or fund has recently caught your eye and you think it will be worth buying at a particular price. Thanks to Portfolio Advice, you will be notified as soon as the net asset value of the fund has reached a certain price. The same goes when you are considering taking your profit as soon as, for instance, a share has risen 20% relative to the purchase price. Portfolio Advice makes it simple for you: using PC banking, you enter the price at which you want to be notified. As soon as that level is reached, you will receive a message from PC banking. Portfolio Advice tracks all the securities you want to follow.



You can set price alerts for all securities: in other words, you don't necessarily have to have them in your portfolio.

Portfolio Advice. Includes the services of your trusted adviser

Portfolio Advice will help and guide you in all your investment decisions and choices. But it certainly isn't intended to replace your trusted adviser. Far from it.

He or she will be crucial to getting the maximum benefit from your investment sat-nav.

When setting up Portfolio Advice

Portfolio Advice is based on a contract. Your adviser will make the necessary arrangements, and he or she will then also work with you to 'load' the most important elements of your investment sat-nav. Key factors here are the accounts of the portfolio you want to track, your investor profile and any personal preferences you might have.

Regular consultation

You receive regular, detailed analysis reports, and your trusted adviser will also invite you to hold an in-depth portfolio discussion from time to time. This personal service is included in the Portfolio Advice agreement, and so is contractually guaranteed by BNP Paribas Fortis.

At any time

Say you receive a risk alert you find somewhat worrying. Or perhaps you'd like reinvestment advice in connection with the maturity calendar in Portfolio Advice. Maybe you want to talk to your adviser about what to do in response to a price alert? Your adviser will be there for you!

The recommendations you receive from your trusted adviser are always non-binding: Portfolio Advice supports, guides and advises: it's you who takes all the decisions and makes all the choices.

Try out Portfolio Advice

Install your personal Portfolio Advice straight away and start investing like a professional.

Simply get in touch with your contact at BNP Paribas Fortis.

Your trusted adviser will assist you to set up your Portfolio Advice together, with all the vital information about the accounts you wish to track using your bank's sat-nav 'investment maps'.

Advice? Information? Financial transaction?

BNP Paribas Fortis
is here for you.



Visit your branch
(by appointment,
Mo-Fr to 7 pm; Sa 9-noon)



Call us on 02 433 40 34
(Mo-Fr 7 am-10 pm; Sa 9 am-5 pm)



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