PORTFOLIO ADVICE

BNP PARIBAS PRIORITY'S EXCLUSIVE INVESTMENT SAT-NAV

BNP PARIBAS PRIORITY

BNP PARIBAS FORTIS

The bank and insurance for a changing world

Your assets deserve special care and guidance. To protect them and to help them grow. That kind of care becomes even more important when your assets reach a certain level. Which is why BNP Paribas Priority pays special attention to saving and investment. That's obvious from the close dialogue you maintain with your personal adviser, and also from the annual evaluation discussion and check-up, which zoom in on your portfolio and how it is performing.

Portfolio Advice

Not to mention, of course, the service BNP Paribas Priority offers you every day of the year. Your personal adviser can call on an extremely versatile instrument to that end: **Portfolio Advice**. Customers of BNP Paribas Priority will particularly appreciate Portfolio Advice. You take all the decisions yourself, but you can count at all times on a fully-equipped sat-nav just like professional investors use. Portfolio Advice combines a whole range of possibilities:

- the **portfolio report** as a regular 'snapshot' of your portfolio, showing your returns, your risk exposure and the correlation between your portfolio and your investment profile;
- a **simulation module** to tell you in advance what impact a particular purchase or sale will have on your portfolio's composition and risk exposure;
- **portfolio discussions**, enabling you and your adviser to explore ways of aligning your portfolio more closely with your investor profile;
- **alerts**, which act as 'warning lights' to notify you whenever your portfolio's risk exposure exceeds an acceptable level for your profile;
- **reinvestment advice** so you don't have to look yourself for alternatives to investments that are due to mature. You receive recommendations that perfectly match your current portfolio and investor profile;
- **price tracking** to tell you exactly when the price of an asset you want to follow reaches a particular upper or lower limit;
- and our comprehensive **Smart Saving and Investment programme**, which provides you with an integrated and individualised approach to investment.

Portfolio Advice is based firmly on your investor profile and your investment portfolio

Portfolio Advice is a valuable tool for all your investments. For it to function optimally, you need to load in a number of personal details, just as you load maps into your sat-nav.

Your investor profile

We need to know your investor profile so we can advise you effectively. It tells us what risk exposure you are willing and able to accept as an investor.

BNP Paribas Fortis distinguishes between five possible investor profiles: conservative, defensive, neutral, dynamic and aggressive. Each of the five profiles is associated with a clear investment strategy. You calculate your investor profile with your personal adviser at your branch, or you can do it yourself using PC banking.

Your investment portfolio

Portfolio Advice also needs to know what you have in your portfolio. The usual basis is your investment portfolio, with:

- your **Custody Account.** The account where you deposit your bonds, shares and funds;
- your **Investor's Account** through which all your portfolio transactions are channelled (maturing capital, coupons and dividends);
- your **Savings Account**: this is where you park your cash while you wait for attractive investment opportunities;
- your **external portfolio** in which you hold all securities that aren't in your Custody Account, such as securities at another bank;
- up to four **Term Accounts** and up to ten **investment-type insurance** products.

Portfolio Advice analyses your portfolio

As part of the BNP Paribas Priority service, you can choose between quarterly, six-monthly and annual analysis reports produced by Portfolio Advice. These reports discuss:

- the portfolio's risk exposure;
- the allocation of the portfolio across equities, bonds, alternative investments and cash;
- returns;
- maturity calendar.

The analysis report is a working instrument. It also alerts you to elements requiring attention, such as excessive risk exposure or deviation from the benchmark portfolio associated with your investor profile, etc. Your personal adviser will be happy to go over these reports with you to provide further explanation.

Portfolio Advice calculates the impact of a purchase or sale in advance

Before you buy or sell an asset, you naturally want to know how it will impact your overall wealth. Thanks to the Portfolio Advice simulation tool within PC banking, nothing could be easier. That way, you always know you're fully informed before deciding whether to go ahead with your transaction.

Solidly founded advisory meetings with your investment adviser

BNP Paribas Priority directly links the guidance offered by your personal adviser to the Portfolio Advice reports. This commitment is, in fact, a contractual element of the Priority service.

During the advisory meeting, your adviser will compare your existing portfolio with the benchmark portfolio and will suggest specific investments. These take account of:

- the investment profile linked to your portfolio;
- the composition of your current portfolio;
- BNP Paribas Fortis's view of the markets;
- your specific wishes.

The advice we offer is subject to a strict code of conduct. Your personal adviser will be glad to explain these principles to you in greater detail.

Close monitoring of your portfolio's risk exposure

The situation on the financial markets can change very quickly. Portfolio Advice and your personal adviser therefore track the volatility of your portfolio very closely. Volatility refers to the extent to which returns on a particular asset or portfolio rise and fall. Portfolio Advice will notify you as soon as that volatility exceeds what we consider to be a desirable level. You are then advised to contact your trusted adviser as soon as possible. He or she will check whether any adjustment is required.

Tailored reinvestment advice

Investors are often unsure – especially when market conditions are difficult – where they should reinvest money from maturing investments. If you don't choose, you lose. But you also risk losing money if you choose too hastily or based on rumour.

Whenever an asset matures, Portfolio Advice will suggest options for reinvesting the proceeds. We will propose assets from the 'Buys for BNP Paribas Fortis' selection that:

- match your investor profile;
- match the current composition of your portfolio;
- align your portfolio even more closely with the ideal benchmark portfolio for your profile.

It is up to you whether or not to accept the advice.

Extra attention for stragglers or winners

You can, of course, track your portfolio, the financial markets and the latest news as closely as you want. But you can also call on Portfolio Advice as an alert assistant who can notify you when the net asset value of fund X breaks through, say, the 35 EUR level. Or when a share has gained 20% in value and it's time to take your profit. Or when an asset has dipped below 15 EUR, which you think makes it an attractive buy.
You use PC banking to set the price level at which you want to receive an alert for a particular asset. You don't even need to own the asset in question.

Portfolio Advice – a BNP Paribas Fortis privilege

If you are a BNP Paribas Priority client, you will receive the service and all its elements free of charge. And it's Portfolio Advice too that provides the analyses you discuss with your personal adviser during the annual evaluation meeting guaranteed by BNP Paribas Priority. But you needn't wait for that: contact your personal adviser as soon as possible for a demonstration of the many possibilities offered by Portfolio Advice. We're sure you'll be convinced. Your personal adviser can then get you going with Portfolio Advice straight away. We bet that soon you won't want to be without it.

Advice? Information? Financial transaction?

BNP Paribas Fortis is here for you.

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

Call us on 02 261 11 11
(Mo–Fr, 7am–10pm; Sa 9am–5pm)

Visit www.bnpparibasfortis.be
(24/7)

Visit our mobile website m.bnpparibasfortis.be
(24/7)

BNP Paribas Fortis is the commercial brand name of Fortis Bank sa/nv, registered and acting as insurance agent under FSMA no. 25,879 A on behalf of AG Insurance sa/nv. BNP Paribas Fortis distributes the insurance products of AG Insurance sa/nv.

This brochure is printed on 100% recycled paper with the European Ecolabel

Fortis Bank sa/nv
Montagne du Parc/
Warandeberg 3
1000 Brussels
RPM/RPR Brussels
VAT BE 0403.199.702
FSMA n°. 25,879 A

E.R./V.U.: Francis Peene,
Fortis Bank sa/nv, Montagne du Parc/Warandeberg 3, 1000 Brussels

PIE9727 - 16894 - February 2012 - Made in BNP Paribas . Mediaprocessing

BNP PARIBAS FORTIS

The bank and insurance for a changing world