

Find out all about Flexinvest

As far as BNP Paribas Fortis is concerned, the right choice begins with clear, precise information:

- Visit www.bnpparibasfortis.be.
- You will find detailed information about how Flexinvest works and all the benefits it offers at any BNP Paribas Fortis branch. Your adviser will tell you all about which investment funds best match your investor profile and your individual goals. Armed with that information, you will be able to choose the most suitable destination for your Flexinvest.
- Your bank: there whenever you need it can also give you all the information you need. Call 02 433 40 34 (Monday to Friday, 7 a.m. to 10 p.m., and Saturdays, 9 a.m. to 5 p.m.).

Open a Flexinvest plan

You can open a Flexinvest plan:

- Make an appointment at one of our branches.
- Your bank: there wherever you need it. Call 02 433 40 34 (Monday to Friday, 7 a.m. to 10 p.m., and Saturdays, 9 a.m. to 5 p.m.).
- Visit www.bnpparibasfortis.be.

Advice? Information? Financial transaction?

BNP Paribas Fortis
is here for you.



Your adviser at the branch
By appointment
(Mo-Fr till 7 p.m.;
Sa 9 a.m. till noon)



Your bank:
there whenever you need it
02 433 40 34
(Mo-Fr 7 a.m.-10 p.m.; Sa 9 a.m.-5 p.m.)



Your bank online
www.bnpparibasfortis.be
every day (24/24)



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BNP Paribas Fortis distributes the insurance products of AG Insurance.

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Flexinvest
Invest at your own rhythm.



**BNP PARIBAS
FORTIS**

The bank and insurance for a changing world



**BNP PARIBAS
FORTIS**

The bank and insurance for a changing world

Smart saving begins with a regular subscription: that way you save automatically without even noticing. The same goes for smart investing, with a subscription to Flexinvest. Flexinvest is the most convenient investment plan. It combines the ease of automatic saving with all the benefits of a rewarding investment, chosen by you. That makes Flexinvest ideal for saving small amounts on a regular basis so that you can benefit from a potentially higher return.

Put your Flexinvest plan together however you want

When you open your Flexinvest, it is entirely up to you:

- How often you want to pay into your plan: monthly, bimonthly, quarterly, six-monthly or annually;
- How much you want to pay in. The minimum amount is just 30 euros, regardless of the payment frequency you have chosen;
- The fund in which you want to invest. You can choose from the entire BNP Paribas Fortis investment range, apart from fix funds and pension-saving funds. That's because the latter have their own capital-building plan based on periodical contributions.

How does Flexinvest work?

The amount that you want to invest will be transferred automatically every month, for instance, from your designated current or savings account. Following deduction of the fund's standard fees, your contribution will be converted into units of the fund, which are then placed in your existing Custody Account. You can also open a new one specifically for your Flexinvest plan. You have free access to the units in your Custody Account, so you can manage your investment however and whenever you wish.

As many contracts as you like

It's up to you to choose how many funds you want to invest in. If you opt for more than one, you simply open several different Flexinvest contracts.

Flexinvest for you. Junior Flexinvest for your children

You can obviously open a Flexinvest plan for yourself. But did you know you can also take out a fund-savings plan like this on someone else's behalf too? If you're a grandparent, for instance, you can create one or more Junior Flexinvest savings plans for your grandchildren.

There are no time limits on Flexinvest: your plan can run for as long or short a time as you want. That makes it the ideal formula with which to invest in the goals that are most important to you: a study fund, say, in case your children or grandchildren want to go into higher education; an excellent income for yourself at retirement; or simply a higher return on your money.

The exceptionally low entry level of 30 euros makes Flexinvest ideal for young people. Even with a budget that is still limited, it means they can take advantage of an automatic fund-based

investment plan. When they reach the age of 25, the Junior Flexinvest plan is simply converted automatically and free of charge to a Flexinvest plan.

You can adjust your Flexinvest any time you like

You can adjust every detail of your Flexinvest any time you like: that includes the level of your contributions, the frequency of payment and the fund or funds in which you invest. You can do so as often as you want, at no extra charge.

You can also terminate your Flexinvest plan whenever you choose. There's no need to give notice or to pay any penalties, and you can cancel simply by visiting your BNP Paribas Fortis branch or using PC banking.

Another important benefit of Flexinvest is that you have access to the invested capital whenever you want. You can cash in all or part of it with no charge, other than the standard costs (such as stock-market tax or withholding tax) payable on exit.

Flexinvest is a key element of BNP Paribas Fortis's **Smart Saving and Investment**. In just five simple steps, Smart Saving and Investment helps you create a savings and investment portfolio that perfectly meets your individual needs. The five elements are your investor profile; saving towards a permanently available reserve; taking full advantage of the available tax benefits; targeted saving; and free investment. For more information, be sure to ask about Smart Saving and Investment at a BNP Paribas Fortis branch.