

Guided Investing

Example profiles Guided Investing

Example Profile: A

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is € 5,000. The investments are made in one ESG Profile Fund of ABN AMRO. We assume 12 periodic transactions per year.

Assets invested: € 5,000

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

CHARGES LINKED TO THE PRODUCTS, IN PERCENTAGES (1) (SOURCE: SIX TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Funds ABN AMRO			
ESG Profile Fund Defensive	€ 5,000	0.71%	0.17%
ESG Profile Fund Moderately Defensive	€ 5,000	0.86%	0.21%
ESG Profile Fund Moderately Aggressive	€ 5,000	0.89%	0.24%
ESG Profile Fund Aggressive	€ 5,000	0.92%	0.27%
ESG Profile Fund Very Aggressive	€ 5,000	0.95%	0.24%

Here you see the charges contained in the stated investments expressed as a cash amount. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

THE SAME CHARGES LINKED TO THE PRODUCT, IN CASH (1)

Ongoing charges (2) and transaction fees in funds (3)	Ongoing charges in cash	Transaction fees in cash	In percentages
ESG Profile Fund Defensive	€ 35.50	€ 8.50	0.44%
ESG Profile Fund Moderately Defensive	€ 43.00	€ 10.50	0.54%
ESG Profile Fund Moderately Aggressive	€ 44.50	€ 12.00	0.57%
ESG Profile Fund Aggressive	€ 46.00	€ 13.50	0.60%
ESG Profile Fund Very Aggressive	€ 47.50	€ 12.00	0.60%

◀ This percentage is the average percentage over the assets invested in that profile fund.

Other charges (4)	€	0.02%
Estimated other charges	€ 0.18	0.02%

Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
12 Periodic transactions at € 100.00	€ 1,200.00	€ -
	€ 1,200.00	€ -

Here you see the charges payable to the bank for the administration and custody of your profile fund. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

CHARGES PAID TO ABN AMRO

Charges for holding the portfolio	In cash	In percentages
ESG Profile Fund Defensive	€ 12.50	0.25%
ESG Profile Fund Moderately Defensive	€ 12.50	0.25%
ESG Profile Fund Moderately Aggressive	€ 12.50	0.25%
ESG Profile Fund Aggressive	€ 12.50	0.25%
ESG Profile Fund Very Aggressive	€ 12.50	0.25%
Transaction fees	€ -	0.00%
Periodic transactions	€ -	0.00%

Here you see the total of the two above-mentioned types of charges, on an annual basis, expressed as a percentage of the assets invested.

TOTAL CHARGES

	Of which charges in the investments, payable to third parties	In percentages	Of which charges payable to ABN AMRO	In percentages	Per year	In percentages
ESG Profile Fund Defensive	€ 44.00	0.88%	€ 12.50	0.25%	€ 56.50	1.13%
ESG Profile Fund Moderately Defensive	€ 53.50	1.07%	€ 12.50	0.25%	€ 66.00	1.32%
ESG Profile Fund Moderately Aggressive	€ 56.50	1.13%	€ 12.50	0.25%	€ 69.00	1.38%
ESG Profile Fund Aggressive	€ 59.50	1.19%	€ 12.50	0.25%	€ 72.00	1.44%
ESG Profile Fund Very Aggressive	€ 59.50	1.19%	€ 12.50	0.25%	€ 72.00	1.44%

In this example you see the impact of all charges on the return of the investments contained in the example profile. A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers.

This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON YOUR RETURN

Selected: ESG Profile Fund Moderately Defensive Fictitious return: 4% Investment value: € 5,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 5.200	€ 5.624	€ 6.063
Charges paid to ABN AMRO 0.25%	€ 13	€ 40	€ 69
Charges linked to the products 1.07%	€ 55	€ 170	€ 296
Total charges in €	€ 67	€ 210	€ 365
Total charges in %	1.35%	4.20%	7.29%
Total return in %	4.00%	12.49%	21.67%
Net return in %	2.65%	8.28%	14.37%

Example Profile: B

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is € 25,000. The investments are made in one ESG Profile Fund of ABN AMRO. We assume 12 periodic transactions per year.

Assets invested: € 25,000

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

Here you see the charges contained in the stated investments expressed as a cash amount. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

Here you see the charges payable to the bank for the administration and custody of your profile fund. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

CHARGES LINKED TO THE PRODUCTS, IN PERCENTAGES (1) (SOURCE: SIX TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Funds ABN AMRO			
ESG Profile Fund Defensive	€ 25,000	0.71%	0.17%
ESG Profile Fund Moderately Defensive	€ 25,000	0.86%	0.21%
ESG Profile Fund Moderately Aggressive	€ 25,000	0.89%	0.24%
ESG Profile Fund Aggressive	€ 25,000	0.92%	0.27%
ESG Profile Fund Very Aggressive	€ 25,000	0.95%	0.24%

THE SAME CHARGES LINKED TO THE PRODUCT, IN CASH (1)

Ongoing charges (2) and transaction fees in funds (3)	Ongoing charges in cash	Transaction fees in cash	In percentages
ESG Profile Fund Defensive	€ 177.50	€ 42.50	0.44% ◀ This percentage
ESG Profile Fund Moderately Defensive	€ 215.00	€ 52.50	0.54% ◀ is the average
ESG Profile Fund Moderately Aggressive	€ 222.50	€ 60.00	0.57% ◀ percentage over
ESG Profile Fund Aggressive	€ 230.00	€ 67.50	0.60% ◀ the assets invested
ESG Profile Fund Very Aggressive	€ 237.50	€ 60.00	0.60% ◀ in that profile fund.
Other charges (4)		€ 0.23	0.02%
Estimated other charges		€ 0.23	0.02%

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
1 transaction at € 1,500.00	€ 1,500.00	€ -
12 Periodic transactions at € 150.00	€ 1,800.00	€ -
	€ 3,300.00	€ -

CHARGES PAID TO ABN AMRO

Charges for holding the portfolio	In cash	In percentages
ESG Profile Fund Defensive	€ 62.50	0.25%
ESG Profile Fund Moderately Defensive	€ 62.50	0.25%
ESG Profile Fund Moderately Aggressive	€ 62.50	0.25%
ESG Profile Fund Aggressive	€ 62.50	0.25%
ESG Profile Fund Very Aggressive	€ 62.50	0.25%
Transaction fees	€ -	0.00%
Transaction	€ -	0.00%
Periodic transactions	€ -	0.00%

Here you see the total of the two above-mentioned types of charges, on an annual basis, expressed as a percentage of the assets invested.

TOTAL CHARGES

	Of which charges in the investments, payable to third parties	In percentages	Of which charges payable to ABN AMRO	In percentages	Per year	In percentages
ESG Profile Fund Defensive	€ 220.00	0.88%	€ 62.50	0.25%	€ 282.50	1.13%
ESG Profile Fund Moderately Defensive	€ 267.50	1.07%	€ 62.50	0.25%	€ 330.00	1.32%
ESG Profile Fund Moderately Aggressive	€ 282.50	1.13%	€ 62.50	0.25%	€ 345.00	1.38%
ESG Profile Fund Aggressive	€ 297.50	1.19%	€ 62.50	0.25%	€ 360.00	1.44%
ESG Profile Fund Very Aggressive	€ 297.50	1.19%	€ 62.50	0.25%	€ 360.00	1.44%

In this example you see the impact of all charges on the return of the investments contained in the example profile.

A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers.

This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON YOUR RETURN

Selected: ESG Profile Fund Moderately Aggressive Fictitious return: 4% Investment value: € 25,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 26,000	€ 28,122	€ 30,416
Charges paid to ABN AMRO 0.25%	€ 64	€ 199	€ 345
Charges linked to the products 1.13%	€ 288	€ 899	€ 1,561
Total charges in €	€ 352	€ 1,098	€ 1,906
Total charges in %	1.41%	4.39%	7.62%
Total return in %	4.00%	12.49%	21.67%
Net return in %	2.59%	8.09%	14.04%

Example Profile: C

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is € 50,000. The investments are made in one ESG Profile Fund of ABN AMRO. We assume 4 transactions and 12 periodic transactions per year.

Assets invested: € 50,000

Here you see the charges contained in the stated investments. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

CHARGES LINKED TO THE PRODUCTS, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Funds ABN AMRO			
ESG Profile Fund Defensive	€ 50,000	0.71%	0.17%
ESG Profile Fund Moderately Defensive	€ 50,000	0.86%	0.21%
ESG Profile Fund Moderately Aggressive	€ 50,000	0.89%	0.24%
ESG Profile Fund Aggressive	€ 50,000	0.92%	0.27%
ESG Profile Fund Very Aggressive	€ 50,000	0.95%	0.24%

Here you see the charges contained in the stated investments expressed as a cash amount. These charges are not paid separately, but are processed by the fund manager in the price of the relevant profile fund.

THE SAME CHARGES LINKED TO THE PRODUCT, IN CASH (1)

Ongoing charges 2 and transaction fees in funds (3)	Ongoing charges in cash	Transaction fees in cash	In percentages
ESG Profile Fund Defensive	€ 355.00	€ 85.00	0.44%
ESG Profile Fund Moderately Defensive	€ 430.00	€ 105.00	0.54%
ESG Profile Fund Moderately Aggressive	€ 445.00	€ 120.00	0.57%
ESG Profile Fund Aggressive	€ 460.00	€ 135.00	0.60%
ESG Profile Fund Very Aggressive	€ 475.00	€ 120.00	0.60%
Other charges (4)		€ 0.60	0.05%
Estimated other charges		€ 0.60	0.05%

◀ This percentage is the average percentage over the assets invested in that profile fund.

Here you see the total charges of the transactions fictitiously placed with ABN AMRO, stated on an annual basis and per transaction.

TRANSACTIONS PLACED WITH ABN AMRO

Number and type of transactions	Total volume of transactions	Charges per transaction
4 transactions at € 1,000.00	€ 4,000.00	€ -
12 Periodic transactions at € 250.00	€ 3,000.00	€ -
	€ 7,000.00	€ -

Here you see the charges payable to the bank for the administration and custody of your profile fund. This includes the charges for the use of our (order) systems and the charges for the execution of the buy and sell orders placed by you.

CHARGES PAID TO ABN AMRO

Charges for holding the portfolio	In cash	In percentages
ESG Profile Fund Defensive	€ 125.00	0.25%
ESG Profile Fund Moderately Defensive	€ 125.00	0.25%
ESG Profile Fund Moderately Aggressive	€ 125.00	0.25%
ESG Profile Fund Aggressive	€ 125.00	0.25%
ESG Profile Fund Very Aggressive	€ 125.00	0.25%
Transaction fees	€ -	0.00%
Transaction	€ -	0.00%
Periodic transactions	€ -	0.00%

Here you see the total of the two above-mentioned types of charges, on an annual basis, expressed as a percentage of the assets invested.

TOTAL CHARGES

	Of which charges in the investments, payable to third parties	In percentages	Of which charges payable to ABN AMRO	In percentages	Per year	In percentages
ESG Profile Fund Defensive	€ 440.00	0.88%	€ 125.00	0.25%	€ 565.00	1.13%
ESG Profile Fund Moderately Defensive	€ 535.00	1.07%	€ 125.00	0.25%	€ 660.00	1.32%
ESG Profile Fund Moderately Aggressive	€ 565.00	1.13%	€ 125.00	0.25%	€ 690.00	1.38%
ESG Profile Fund Aggressive	€ 595.00	1.19%	€ 125.00	0.25%	€ 720.00	1.44%
ESG Profile Fund Very Aggressive	€ 595.00	1.19%	€ 125.00	0.25%	€ 720.00	1.44%

In this example you see the impact of all charges on the return of the investments contained in the example profile.

A fictitious fixed return of 4% per year is used for this purpose. Your actual return may be different. With this fictitious return, you can compare our charges with those of other investment service providers.

This is not a forecast, but an indicative calculation. The return you receive in reality may be different. This also influences the charges. The indicated percentage is stated in a round figure.

IMPACT OF CHARGES ON YOUR RETURN

Selected: ESG Profile Fund Very Aggressive
Fictitious return: 4%
Investment value: € 50,000

	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 52,000	€ 56,243	€ 60,833
Charges paid to ABN AMRO 0.25%	€ 128	€ 398	€ 691
Charges linked to the products 1.19%	€ 607	€ 1,894	€ 3,287
Total charges in €	€ 734	€ 2,293	€ 3,978
Total charges in %	1.47%	4.59%	7.96%
Total return in %	4.00%	12.49%	21.67%
Net return in %	2.53%	7.90%	13.71%

1 These are the charges as stated by our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

2 Ongoing charges

You also pay charges incurred by an investment fund, These include the management fees, administration fees and marketing and distribution expenses. These charges are included in the price of the investment fund and are set by the investment fund. The management fees and administration fees are set out in the Key Investor Information Document (KIID) published by the investment fund. The Key Investor Information can be found via abnamro.nl/beleggingsfondsen

3 Transaction charges in funds

Many fund managers actively manage their fund and trade accordingly. The fees for the buy and sell transactions within the fund are included in the price of the investment fund. These are the charges as stated by our external data provider, Six Telekurs. The charges differ per fund provider and investment fund.

4 Other charges

'Other charges' comprise the swing price and the bid/ask spread.

Swing price: Swing pricing is a technique for eliminating the negative impact of investors entering and exiting the fund for existing or incumbent shareholders in a fund. The buyer therefore pays an extra levy on top of the price of the fund to cover the costs caused by his transaction.

Bid/ask price: the ask price is the amount for which you can buy an investment product. The bid price is the amount for which you can sell an investment product at that time. The difference (the spread) comprises the charges that you pay. We use the following bid/ask spreads in these Indicative Profiles: Domestic and Foreign Equities and Closed End Investment Funds: 0.0439%. Open End Investment Funds and ETF Trackers: 0.015%. Turbos: 1.00%. Options: 2.00%.

Please note: entry and exit charges apply to various investment funds. See the Key Investor Information (KII) for more details.

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