ABN·AMRO

Portfolio Management

Sustainable Funds Mandate

When your assets are under discretionary portfolio management at ABN AMRO, you will be reassured they are in safe hands. You do not need to bother about your investments on a daily basis. Our specialists take all the investment decisions, having first made clear arrangements with you. You can therefore rest assured that all decisions will be based on rational considerations. When you opt for the Sustainable Funds Mandate, you opt for a broadly based portfolio of sustainable investment funds and individual bonds.

In brief

- Investment in a broadly based portfolio of sustainable investment funds and individual bonds
- Professional and active management of your portfolio
- No need to bother about your investments on a daily basis
- For investment portfolios of 50,000 euros or more

The building blocks of your portfolio

The Sustainable Funds Mandate portfolio managers select sustainable investment funds that are prominent examples of how to strike a balance between people, planet and profit. They do this together with AA Advisors, a specialist in fund selection. So you benefit from the expertise of different fund managers with their own perspectives on sustainability.

Equities

The equity funds invest in a particular region or focus on a certain type of enterprise, such as companies with growth potential.

Bonds

Safety, security and an optimum spread. These are the main objectives of bond investment. The portfolio managers therefore pick bonds with different maturities. The issuers of those bonds must also meet stringent sustainability criteria. The government bonds of eurozone countries are preferred.

Other investments

Alternative investments often react differently to market developments than equities or bonds do. Consequently, they can reduce the risk in your portfolio. The portfolio managers can invest in funds that have holdings in for example microfinance and alternative energy. Part of your portfolio may also be held in cash and cash equivalents.

A portfolio that suits you

The management of your portfolio begins with a meticulous analysis, so you can be sure that your portfolio is invested in a way that suits you. The precise composition of your investment portfolio depends partly on your risk profile and our investment outlook. More information on risk profiles can be found in the brochure 'Your Portfolio Management risk profile'.

ABN AMRO's investment outlook

Our portfolio managers aim for optimum asset allocation in your portfolio. How your portfolio is structured depends partly on the investment outlook of our economists and other market specialists. That outlook determines our preference for countries, sectors, regions and themes. Judicious allocation to the various asset classes is the biggest contributor to the portfolio's return in the long term. And extra return is what our specialists are always striving for.

Your return

You can compare the return on your investment portfolio with a benchmark. This is a standard investment portfolio with the same risk appetite and targeted return.

Well informed

Various information sources keep you well informed about your investment portfolio. In this way we keep you up to date on the composition of your portfolio, the return and our investment policy. Your investment adviser also reviews through your portfolio with you once a year.

Insight and overview

Portfolio reports

Quarterly portfolio reports give you insight into the composition of your portfolio. They also update you on the transactions made during the trimester the allocation to the various asset classes and the return.

Portfolio report online

You can access your investment portfolio from the secure environment of Internet Banking 24 hours a day, seven days a week.

Statement for tax purposes

You receive a statement for the purposes of your tax return every year.

Electronic newsletter

You receive a monthly electronic newsletter with comments on the selected investments.

Investment information

Depending on market movements, you receive updates on important developments.

Fee

The size of the fee depends on your risk profile and chosen mandate. Current rates can be found in the Portfolio Management Fees & Charges information card and at abnamro.nl/tarievenbeleggen.

Final point

The content in this information card should not be viewed in isolation. You should therefore read the brochure entitled 'Your Portfolio Management risk profile' and the Portfolio Management Fees & Charges information card. The content in this information card should be read in conjunction with your 'Portfolio Management Sub-Agreement.'

General Disclaimer
The information provided in this document has been drafted by ABN AMRO Bank N.V. and is intended as general information and is not oriented to your personal situation. The information may therefore not expressly be regarded as a recommendation or as a proposal or offer to: 1) buy or trade investment products and/or 2) procure investment services nor as investment advice. Decisions made on the basis of the information in this document are your own responsibility and at your own risk. The information on and conditions applicable to investment products offered by ABN AMRO and ABN AMRO investment services can be found in the ABN AMRO Investment Conditions (Voorwaarden Beleggen ABN AMRO), which are available on www.abnamro.nl/beleggen.

About ABN AMRO
ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam (the Netherlands). Tel.: 0900 – 0024*. Internet: www.abnamro.nl. ABN AMRO Bank N.V. holds a banking licence from De Nederlandsche Bank N.V. (the Dutch central bank) and is included in the register of the Autoriteit Financiële Markten (AFM - Authority for the Financial Markets) under number 12020215.

US Securities Law Disclaimer
ABN AMRO Bank N.V. ('ABN AMRO') is not a registered broker-dealer under the U.S. Securities Exchange Act of 1934, as amended (the '1934 Act') and under applicable state laws in the United States. In addition, ABN AMRO is not a registered investment adviser under the U.S. Investment Advisers Act of 1940, as amended (the 'Advisers Act' and together with the 1934 Act, the 'Acts'), and under applicable state laws in the United States. Accordingly, absent specific exemption under the Acts, any brokerage and investment advisory services provided by ABN AMRO, including (without limitation) the products and services described herein are not intended for U.S. persons. Neither this document, nor any copy thereof may be sent to or taken into the United States or distributed in the United States or to a US person. Without limiting the generality of the foregoing, the offering, sale and/ or distribution of the products or services described herein is not intended in any jurisdiction to any person to whom it is unlawful to make such an offer, sale and/or distribution. Persons into whose possession this document or any copy thereof may come, must inform themselves about, and observe, any legal restrictions on the distribution of this document and the offering, sale and/or distribution of the products and services described herein. ABN AMRO cannot be held responsible for any damages or losses that occur from transactions and/or services in defiance with the restrictions aforementioned.

*Call charges: for this call you pay your usual call charges set by your telephone provider.

264379 | AA | Jan 2019