

Self-directed Investing Basic

Example profiles Self-directed Investing Basic

The portfolios you see in these example profiles are fictitious. The transactions are a simulation that could take place as *maintenance transactions* in a year. This means that these transactions do not comprise all the transactions underlying the *construction* of the portfolio. The figures between brackets refer to the explanation on the last page.

Example Profile: A

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is €10,000. Investments are made in investment funds and ETFs (trackers). We assume 3 transactions per year.

Assets invested: € 10,000

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

Equities are exchange-traded investment products that carry no intrinsic costs. Investment funds and ETFs do carry intrinsic costs for the management of the product.

Here you see the product costs again but this time totalised per type of cost. Costs are expressed in euro and as a percentage of the invested assets.

PRODUCT COSTS, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing costs	Transaction fees in funds
Domestic Equities	€ 2,000		
Royal Dutch Shell	€ 2,000	-	-
Investment funds	€ 6,000		
NN Hoog Dividend Aandelenfonds Inc	€ 3,000	0.83%	0.10%
Robeco Euro Credit Bonds Dis V	€ 2,000	0.56%	0.10%
NN European Sustainable Equities	€ 1,000	0.95%	0.19%
ETFs (6)	€ 2,000		
Vanguard S&P 500 ETF	€ 2,000	0.07%	0.02%

PRODUCT COSTS, IN CASH (1)

	In cash	In percentages	
Ongoing costs (2)	€ 47.00	1.18%	
Investment fund costs	€ 45.60	0.76%	◀ This percentage is the average percentage over the assets invested in that asset class.
ETF costs	€ 1.40	0.07%	◀ This percentage is the average percentage over the assets invested in that asset class.
Transaction costs in funds (3)	€ 7.21	0.18%	
Investment fund costs	€ 6.88	0.11%	◀ This percentage is the average percentage over the assets invested in that asset class.
ETF costs	€ 0.33	0.02%	
Other costs (4)	€ 0.59	0.03%	
Estimated other costs	€ 0.59	0.03%	

Here you see the total costs 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	Costs per transaction
2 investment fund transactions at € 500	€ 1,000	-
1 ETF transactions at € 1,000	€ 1,000	-
	€ 2,000	-

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

COSTS PAYABLE TO ABN AMRO

	In cash	In percentages
Service costs for holding the portfolio	€ 20.00	0.20%
Service costs up to € 100,000	€ 20.00	0.20%
Transaction fees	-	0.00%
Investment funds	-	0.00%
ETFs	-	0.00%
Total costs (per year)	€ 74.80	0.75%
Product costs, payable to others	€ 54.80	0.55%
Of which costs payable to ABN AMRO	€ 20.00	0.20%

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

In this example you see the impact of all costs 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 costs 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 will also influence the costs. The indicated percentage is stated in a round figure.

IMPACT OF FEES ON THE RETURN

Fictitious return: 4% Investment value: € 10,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 10,400	€ 11,249	€ 12,167
Costs payable to ABN AMRO 0.20%	€ 20	€ 64	€ 110
Costs in the investments 0.55%	€ 56	€ 174	€ 303
Total costs in €	€ 76	€ 238	€ 413
Total costs in %	0.76%	2.38%	4.13%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.24%	10.10%	17.53%

Example Profile: B

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is €50,000. Investments are made in domestic equities, investment funds and ETFs (trackers). We assume 7 transactions per year.

Assets invested: € 50,000

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

Equities are exchange-traded investment products that carry no intrinsic costs. Investment funds and ETFs do carry intrinsic costs for the management of the product.

Here you see the product costs again but this time totalised per type of cost. Costs are expressed in euro and as a percentage of the invested assets.

PRODUCT COSTS, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing costs	Transaction fees in funds
Domestic Equities	€ 15,000		
DSM	€ 5,000	-	-
ING Group	€ 5,000	-	-
Royal Dutch Shell	€ 5,000	-	-
Investment funds	€ 30,000		
Vanguard Global Stock Index Fd	€ 20,000	0.11%	0.01%
Pictet Water Dis V	€ 10,000	1.10%	0.05%
ETFs (6)	€ 5,000		
Vanguard S&P 500 ETF	€ 5,000	0.07%	0.02%

PRODUCT COSTS, IN CASH (1)

	In cash	In percentages
Ongoing costs (2)	€ 135.50	0.39%
Investment fund costs	€ 131.99	0.44%
ETF costs	€ 3.50	0.07%
Transaction costs in funds (3)	€ 8.91	0.03%
Investment fund costs	€ 8.09	0.03%
ETF costs	€ 0.82	0.02%
Other costs (4)	€ 10.84	0.04%
Estimated other costs	€ 10.84	0.04%

◀ This percentage is the average percentage over the assets invested in that asset class.

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Here you see the total costs 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	Costs per transaction
3 equity transactions (domestic) at € 3,000	€ 9,000	€ 6.50
3 investment fund transactions at € 5,000	€ 15,000	-
1 ETF transactions at € 2,000	€ 2,000	-
	€ 26,000	€ 6.50

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

COSTS PAYABLE TO ABN AMRO

	In cash	In percentages
Service costs for holding the portfolio	€ 100.00	0.20%
Service costs up to € 100,000	€ 100.00	0.20%
Transaction fees	€ 19.50	0.08%
Domestic equities	€ 19.50	0.22%
Investment funds	-	0.00%
ETFs	-	0.00%
Total costs (per year)	€ 274.74	0.55%
Product costs, payable to others	€ 155.24	0.31%
Of which charges payable to ABN AMRO	€ 119.50	0.24%

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.

In this example you see the impact of all costs 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 costs 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 will also influence the costs. The indicated percentage is stated in a round figure.

IMPACT OF FEES ON THE RETURN

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
Costs payable to ABN AMRO 0.24%	€ 122	€ 380	€ 660
Costs in the investments 0.31%	€ 158	€ 494	€ 858
Total costs in €	€ 280	€ 875	€ 1,518
Total costs in %	0.56%	1.75%	3.04%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.44%	10.74%	18.63%

Example Profile: C

This fictitious example profile gives an **indication** of the investment charges for one year. The amount of assets invested is €350,000. Investments are made in domestic and foreign equities, investment funds and ETFs (trackers). We assume 11 transactions per year.

Assets invested: € 350,000

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

Equities are exchange-traded investment products that carry no intrinsic costs. Investment funds and ETFs do carry intrinsic costs for the management of the product.

PRODUCT COSTS, IN PERCENTAGES (1) (SOURCE: TELEKURS)

Portfolio composition	Assets invested	Ongoing charges	Transaction fees in funds
Domestic Equities	€ 70,000		
Aperam	€ 5,000	-	-
DSM	€ 5,000	-	-
ING Group	€ 8,000	-	-
KLM	€ 10,000	-	-
Philips	€ 12,000	-	-
Royal Dutch Shell	€ 20,000	-	-
Unilever	€ 10,000	-	-
Foreign Equities	€ 80,000		
Amazon	€ 35,000	-	-
Apple	€ 25,000	-	-
Coca-Cola	€ 20,000	-	-
Investment funds	€ 120,000		
Vanguard Global Stock Index Fd	€ 50,000	0.11%	0.01%
Pictet Biotech Acc V	€ 30,000	1.10%	0.13%
Blackrock world energy Acc V	€ 20,000	1.31%	0.39%
NN Hoog Dividend Aandelenfonds Inc	€ 10,000	0.83%	0.10%
Pictet Water Dis V	€ 10,000	1.10%	0.05%
ETFs (6)	€ 80,000		
SPDR MSCI World Health Care ETF	€ 20,000	0.30%	0.00%
Vanguard S&P 500 ETF	€ 30,000	0.07%	0.02%
THINK AEX	€ 15,000	0.30%	0.00%
iShares MSCI World Momentum Factor ETF	€ 15,000	0.30%	0.16%

Here you see the product costs again but this time totalised per type of cost. Costs are expressed in euro and as a percentage of the invested assets.

PRODUCT COSTS, IN CASH (1)

	In cash	In percentages	
Ongoing costs (2)	€ 1,011.37	0.51%	
Investment fund costs	€ 840.36	0.70%	◀ This percentage is the average percentage over the assets invested in that asset class.
ETF costs	€ 171.01	0.21%	◀
Transaction fees in funds (3)	€ 168.04	0.08%	
Investment fund costs	€ 139.08	0.12%	◀ This percentage is the average percentage over the assets invested in that asset class.
ETF costs	€ 28.97	0.04%	◀
Other costs (4)	€ 48.05	0.04%	
Estimated other costs	€ 48.05	0.04%	

Here you see the total costs 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	Costs per transaction
4 equity transactions (domestic) at € 11,000	€ 44.000	€ 10.50
2 equity transactions (foreign) at € 8,000	€ 16.000	€ 18.00
3 investment fund transactions at € 15,000	€ 45.000	-
2 ETF transactions at € 6,500	€ 13.000	-
	€ 118.000	€ 28.50

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

COSTS PAYABLE TO ABN AMRO

	In cash	In percentages
Service costs for holding the portfolio	€ 500.00	0.14%
Service costs up to € 100,000	€ 200.00	0.20%
Service costs from € 100,000 to € 400,000	€ 300.00	0.12%
Transaction fees	€ 157.20	0.13%
Domestic equities	€ 42.00	0.10%
Foreign equities	€ 36.00	0.23%
Exchange costs foreign equities (7)	€ 79.20	0.50%
Investment funds	-	0.00%
ETFs	-	0.00%
Total costs (per year)	€ 1,884.65	0.54%
Product costs, payable to others	€ 1,227.45	0.35%
Of which costs payable to ABN AMRO	€ 657.20	0.19%

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

In this example you see the impact of all costs 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 costs 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 will also influence the costs. The indicated percentage is stated in a round figure.

IMPACT OF FEES ON THE RETURN

Fictitious return: 4% Investment value: € 350,000	Sell after 1 year	Sell after 3 years	Sell after 5 years
Result based on 4% fictitious return per year	€ 364,000	€ 393,702	€ 425,829
Costs payable to ABN AMRO 0.19%	€ 670	€ 2,093	€ 3,631
Costs in the investments 0.35%	€ 1,252	€ 3,908	€ 6,781
Total costs in €	€ 1,922	€ 6,001	€ 10,412
Total costs in %	0.55%	1.71%	2.97%
Total return in %	4.00%	12.49%	21.67%
Net return in %	3.45%	10.77%	18.69%

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. Such as 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 fund. The management fees and administration fees are set out in the Key Investor Information Document (KIID) of 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 a share. The bid price is the amount for which you can sell a share 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%.

5 Turbos

Turbos are leveraged products enabling investors to respond rapidly to market developments. In general, therefore, Turbos are not held for very long in your

portfolio. Under European legislation, however, providers of Turbos are required to indicate the impact of the charges on the return on an annual basis. If you compare the Key Investor Information Document (KIID) of a Turbo with our example profile. The KIID also states the charges of Turbos. These consist largely of one-off charges and ongoing charges. With Turbos, the one-off charges consist of the bid-ask spread. The ongoing charges of Turbos are better known as financing charges. The KIID shows a very high percentage of charges. This is because the KIID assumes an imaginary situation where you buy and sell the Turbo each day, 365 days per year. In reality, you only pay the daily charges over the period that the Turbo is held in your portfolio. In our indicative profile, these are the bid-ask spread on the purchase on day 1 plus the bid-ask spread on the sale on e.g. day 20 plus the financing charges from day 1 to day 20 inclusive (= 21 days). The result is roughly equal to the [2.17%] you see in the indicative profile: $(435.21\%/365) + (186.60\%/365) + (8.20\%/365 * 21) = 2.17\%$.

6 ETFs

An exchange traded fund (ETF) is comparable with an investment fund. The investments in an ETF are spread, just as with investment funds. Usually an ETF tracks an index, such as the AEX or Dow Jones. Hence the name index investing. But ETFs can also track a certain 'basket' of investments from a certain sector or region. The difference with investment funds is that an ETF tracks the price of an index or basket, while an investment fund tries to outperform the index or basket. As ETFs track the price, they are also known as 'trackers' or passive funds.

7 Exchange charges foreign equities

If you place an order for an investment product that is traded in a currency other than the euro and the order is executed, we then convert the order amount into euro. The bank uses the real-time middle rate for the conversion of the foreign currency. A charge is payable for the conversion. This indicative profile only contains foreign equities purchased in USD. How these charges are calculated can be seen at <https://www.abnamro.nl/nl/prime/beleggen/service/beleggingsorders/voorbeeld.html>

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

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