DISCRETIONARY PORTFOLIO MANAGEMENT

"TOGETHER, WE CAN BREATHE NEW LIFE INTO YOUR WEALTH AND LIFE PLANS"

BUILDING TEAM SPIRIT TOGETHER

SOCIETE GENERALE
Private Banking

MORE FLEXIBLE, MORE RESPONSIVE, CLEARER

There are two inseparable qualities that are crucial for managing your assets today: Reactivity to the markets, and constant control over investment quality. These two qualities are indispensable as information is growing ever faster and more complex.

This makes it a natural choice to entrust the management of your assets to a dedicated portfolio manager. He has the time, the technical expertise and the tools.

Discretionary Portfolio Management is core to private banking.

For you, we have enhanced its fundamental qualities, to ensure that our solutions are:

– more flexible, by continuously adjusting to each new development in both your plans and in the financial markets

– more responsive, through a very client-friendly organization

– clearer, by ensuring that you always understand our investment choices and outcomes.

This is the vision driving the Societe Generale Private Banking team.

We can offer you a new way to manage your wealth that is always tailored to your personal expectations and your conditions.

THE DIRECTOR
OF DISCRETIONARY PORTFOLIO MANAGEMENT
SOCIETE GENERALE PRIVATE BANKING

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CREATING VALUE
FOR YOUR ASSETS

FLEXIBILITY

Constantly fine-tuning portfolio management to your plans

We listen carefully to your expectations and the changes that occur in your life, whether you are growing or selling your business, buying property, or financing your children's education. We are resourced to identify these needs and fine-tune our investment process accordingly.

What this really means

– Expert portfolio managers exclusively dedicated to asset management, who work closely with your Private Banker. They pay close attention to any changes in your plans and your personal circumstances, and are on hand and ready to review your management goals with you whenever necessary.

– All our products provide access to all types of financial instruments (stocks, bonds, structured products, etc.) on reference markets in Europe, USA, Japan and Asia. We are able to assist you in your investments on a global basis.

– For some mandates, we use more sophisticated tools to optimize management, such as hedging, and derivatives.

We manage your portfolio allocations with flexibility so we can incorporate any changes in your plans, and also give you the best protection against the uncertainties of financial markets.*

REACTIVITY

Organized to deliver efficiency and client convenience

Markets require constant attention. To keep a close eye on a complex, changing environment, we have opted for portfolio management teams that work as close as possible to your Private Banker and the markets.

What this really means

– Teams of managers close to the markets around the world providing local expertise for our clients.

– Geographical proximity between your Private Banker and our Porfolio Managers to react more effectively to your needs.

– A global organization ensuring access to products and asset issuances that are usually reserved for institutional investors.

– Portfolio risk tracking using dedicated teams, regular and rigorous checks to ensure better detection, and a proactive response to changes.

CLARITY

The guarantee of a clear, accurate and comprehensive vision of our choices

You or your family have devoted a significant part of your life to building and enhancing your wealth. By entrusting us to manage it, you are putting considerable confidence in us, and this in return requires greater clarity. We therefore ensure that you fully understand our decisions as they reflect your knowledge and projects.

What this really means

– Precise compliance with your goals. Your manager will help you decide on the markets and asset types in which you wish to invest (or not).

– Regular reports, using macroeconomic insights to help you understand the strategy and the risk level taken on different markets.

* Depending also on the choice made concerning portfolio risk level.

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... with my income, I can invest each year to build up capital for the future...

For a long term investment, we recommend starting with a greater allocation in equity markets

I'm not sure whether I have the time to track investments like these on a daily basis. Can you provide this service?

Absolutely, that's what our portfolio managers do. In our Discretionary Portfolio Management, once we've decided on the first asset allocation, you can regularly discuss your situation with your manager and make sure the allocation still matches your goals. For example, we can secure your capital as and when it accumulates.

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A WEALTH OF SERVICES

We've built an assortment of flexible, clear and highly reactive services bearing our Discretionary Portfolio Management imprint. You're sure to find the most appropriate answer to your needs (degree of personal involvement, availability, special requirements, etc.) and the amount of assets you wish to entrust to us.

A TAILORED

– Once we have identified and analyzed your needs, and worked with you to set your portfolio management goals, we take care of everything. You naturally receive regular, clear and detailed information on the management of your portfolio.

– You can draw on the very best of our skills right from the earliest stages of wealth building.

– With your Private Banker, you can regularly review your management goals and, if necessary, adjust your risk profile.

PREMIER

The most **accessible** package of our discretionary solutions

– You can closely track your portfolio's performance. Your manager will see you regularly to explain his investment choices with respect to the current market situation.

– We offer a wide range of management solutions. Our reference products will meet your basic needs.

– Through regular discussions with your manager, you can learn more about the choice of a given solution.

PRIVILEGE

Privileged access to a dedicated portfolio manager

As you know, I've spent 40 years of my life growing my business. Now I've sold it, my primary concern is to secure that capital so I can be sure that I'll be able to hand down to my children at least as much financial wealth as I have today. I don't know how to do this, and I don't have enough time to monitor my portfolio on a daily basis.

In this case, I propose a discretionary mandate, in which we work together to clearly define your goals, translate them into an investment profile, and then choose the most suitable monitoring method.

RELATIONSHIP

TAILOR-MADE

High-level **customization**

– You have specific needs and specific constraints on what you wish to do. We can adjust our portfolio management solutions accordingly (allocation, degree of exposure, etc.).

– This service gives you access to specific types of investments and instruments.

– The frequency and type of meetings with your porfolio manager can be customized to your preferences.

SHARED VISION

The very highest level of **information**

– Any significant change in the strategic allocation of your portfolio is submitted to you beforehand.

– You are informed of major decisions concerning the management of your portfolio before they are executed, following our economic policy and investment management committee meetings.

– This service gives you a very high level of interaction with your manager and offers more flexibility in the allocation of your portfolio.

BUILDING
YOUR PORTFOLIO

After discussing the issues in-depth, we work together to define both your goals and a precise set of specifications. These include your asset agenda (protection, enhancement, inheritance, income), level of accepted risk, investment horizon, legal and fiscal constraints, individual desiderata, etc.

Using this input, we evaluate the service most suited to your needs. We then define the most appropriate discretionary solution and build your portfolio.

We have developed 3 major portfolio management categories to address your concerns and take advantage of market opportunities.

ESSENTIAL
PORTFOLIO MANAGEMENT

You entrust us with the major proportion of your financial assets.

We provide you with diversified, long-term management by optimizing asset allocation with respect to your goals and interests. This formula guarantees you the best balance between your interests and market opportunities. This method of portfolio management is central to any asset allocation.

FOCUS
PORTFOLIO MANAGEMENT

Our portfolio managers build tailored portfolios for you in order to take advantage of opportunistic topics or to meet a specific, highly-focused investment need.

FLEX
PORTFOLIO MANAGEMENT

Our portfolio managers are constantly developing new approaches, “FLEX” is a portfolio management that uses opportunistic and flexible methods and makes the most of markets over the short term.

NB: Our products are naturally available for all wealth and financial engineering structures.

... I read in the business press that markets are on the rise again. Is this a critical time to invest?

You must be very cautious about this, even if there is a positive trend.

How do I benefit from these markets at the right time?

In Discretionary Portfolio Management, all of our portfolios benefit from our convictions about the major financial markets, so you're sure to get the best balance between sticking to your goals and seizing opportunities in the financial markets.

How to grow your assets and adapt to your plans in a more open, fast-changing world?

Société Générale Private Banking's Discretionary Portfolio Management is now the safest way to achieve this. Our experts can make the most of a unique international network and the most advanced financial techniques. Our core value is total clarity about what we say and what we do. We know how to identify and understand changes in the markets and in the lives of our customers, and to constantly adjust our strategy to address them both. **That is the heart and soul of our commitment**.

FEEL FREE TO CONTACT
YOUR PRIVATE BANKER
TO EXPLORE MORE FULLY
THE WEALTH OF OUR DISCRETIONARY
PORTFOLIO MANAGEMENT.

The information contained in this document is purely indicative and has no contractual value.
It is assumed that the markets in which the client wishes to invest function in a normal and optimal manner.

SOCIETE GENERALE BANK & TRUST
11, AVENUE EMILE REUTER
L-2420 LUXEMBOURG
TEL. (+352) 47 93 11 1
FAX (+352) 22 88 59
WWW.SGBT.LU

PUBLIC LIMITED COMPANY
LUXEMBOURG TRADE AND COMPANIES REGISTER B 6061

AUTHORISED LENDING INSTITUTION OVERSEEN BY THE CSSF,
110 ROUTE D'ARLON, L-2991 LUXEMBOURG

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