

Investing with advice

Comfort ESG Advice

You take your own investment decisions and you are cautious in your approach to your portfolio. As you proceed towards your investment objective, you would like to be advised by an expert investment adviser. Someone with a sense of responsibility, who monitors your investment portfolio. Since you have no wish to be adventurous with your assets. Nor do you want to spend time on your investments every day. Your investment adviser keeps an eye on the risks and gives advice tailored to your needs. And if necessary, he gets in touch with you. This way you invest together with your personal investment adviser, so you are not on your own. A comforting thought.

In brief

- ▶ Balanced investing for the long term
- ▶ Investing together with your personal investment adviser
- ▶ An average of four contacts a year
- ▶ Advice tailored to your needs, focusing on the stable composition of your investment portfolio
- ▶ Active monitoring of your investment portfolio
- ▶ You take your own buy and sell decisions
- ▶ Customised investment suggestions and proposals
- ▶ Periodic reporting

Your investment opportunities

With Comfort ESG Investment Advice you can invest in equities, corporate and government bonds, investment funds and trackers.

Portfolio analysis and annual review

Your investment adviser regularly makes a meticulous and precise analysis of your investment portfolio, which he then discusses with you. You also have an annual review meeting with your private banker. This includes a discussion on your total financial situation and your satisfaction with the financial services that ABN AMRO MeesPierson provides. Whether Comfort ESG Investment Advice still meets your needs is assessed at the same time.

ABN AMRO's investment style

Comfort ESG Investment Advice represents an investment portfolio that is evenly divided between the various asset classes. This naturally includes good risk management. The investment specialists and analysts at ABN AMRO MeesPierson therefore conduct global research on companies, investment funds and investment products. The analysts look at financial situation, corporate structure, revenues and earnings. They also analyse fundamentally important aspects such as the composition and quality of the management. Developments in the sector and/or the country or region in which the company, investment fund or product operates are also studied. Our analysts are thus able to form their long-term outlook on price movements and can therefore determine whether the respective investment product is worth buying, keeping or selling. We call this fundamental analysis. With Comfort ESG Investment Advice you benefit from this meticulous research and professional expertise. You are therefore able to avoid risks and to take advantage of attractive investment opportunities.

Well informed

Various information sources keep you well informed about your investment portfolio on a regular basis. We also ensure you are up-to-date on market developments. And if necessary, your investment adviser will get in touch with you to gain full benefit from Comfort ESG Investment Advice, you need to use Internet Banking.

Insight and overview

Asset statements

Each quarter you receive, either by post or electronically via Internet Banking, a comprehensive analysis of your portfolio's asset allocation and performance etc. And every year you receive a statement for your tax return.

Asset statements online

Insight into your investment portfolio via the secure environment of Internet Banking, 24 hours a day, seven days a week.

Mobile Banking app

Allows you to view current prices and your investment portfolio on your smartphone or tablet.

Investment information

Comprehensive information

Comprehensive investment information, research and computer tools via the secure environment of Internet Banking, via abnamromeespierson.nl and in Financial Focus.

Updates

Depending on market developments, you receive updates on topics that are important to your portfolio. Based on the investment outlook, we also send you a model portfolio. If action needs to be taken, you will receive an alert. Your investment adviser will subsequently get in touch with you.

Investment suggestions

Buy, sell and switch suggestions to adjust your investment portfolio. Your investment adviser discusses these at the annual review meeting.

Transactions and fees

You submit your investment orders quickly and easily via the secure environment of Internet Banking, via your investment adviser or via the Investment Order Desk, call +31 10 - 241 17 20.

Current fees for Comfort ESG Investment Advice are listed in the Portfolio Advice Fees Information Card and on abnamromeespierson.nl.

Investing via Comfort ESG Investment Advice

Is Comfort ESG Investment Advice the best way of investing for you? Your private banker can tell you more about the contract and will be pleased to help you arrange Comfort ESG Investment Advice.

General Disclaimer

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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.

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