

ABN AMRO fund wrappers:

Your investments conveniently packaged



What is a fund wrapper?

ABN AMRO's fund wrappers are a flexible way to bundle your investments into an investment fund that is actively managed. Each fund wrapper is customised and specifically tailored to our clients' portfolios. It is a convenient way of packaging various investment products.

- Diversification: With a fund wrapper, the portfolio manager is able to invest in a broader selection of smaller or individual stocks, bonds, or other investment products that would otherwise not be available for direct purchase within the mandate.
 This allows for a more refined filtering process that is based on sectors, themes, and geography.
- Innovation: A fund wrapper also makes it easier to invest in interesting innovative companies and listed smaller companies.
- Flexibility: With ABN AMRO's fund wrappers, investments can be more quickly and easily added or removed. This allows for a faster response to changing market conditions, which can contribute to higher returns.

- Better risk management: Through better, more efficient administration, we can manage the risk of your investments even more effectively.
- Insight: We bundle your investments into a fund wrapper, and the reports we provide show you the investments contained within it. That way, through the Investment Report, you get the insights you need in your investments.
- Tax advantages: A fund wrapper offers possible tax advantages. Tax on income and capital gains is deferred until the moment of withdrawal. You can ask your tax advisor whether this could offer you a tax advantage.

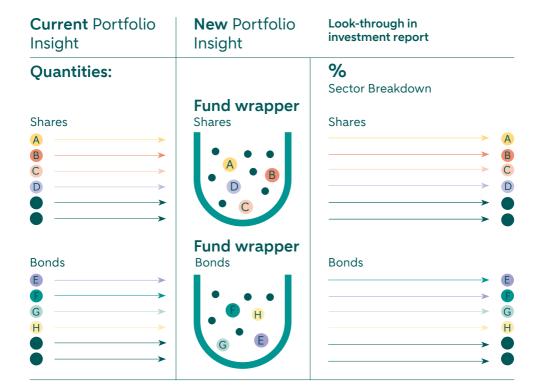
Investing involves risk. You may lose (part of) your investment.



What do ABN AMRO's fund wrappers mean for your portfolio?

- Your investments will be actively managed by our investment experts.
- All investments are put together into different fund wrappers.
- We will of course continue to take into account your risk profile and sustainability goals.
- · You can keep track of your portfolio through the ABN AMRO app or online banking.
- Being able to make faster portfolio changes means an immediate response to market changes.

In a portfolio without fund wrappers, all the individual investment products are shown in your Investment Report. By using fund wrappers, you can see the names of the fund wrappers in the overview of your investment portfolio instead of individual investments. The Portfolio Management Report provides a cross-section, or overview, of the investment products per sector that you invest in.



You can access your portfolio at any hour and anywhere using the ABN AMRO app or Internet Banking. And of course, your portfolio manager is always available to provide you with detailed information on the content of fund wrappers and the criteria by which they are created.

Why do we use fund wrappers?

ABN AMRO fund wrappers enable us to manage your investments in a way that is structured, flexible, and efficient. If you want to discover what fund wrappers can do for your specific situation, your portfolio manager will be happy to discuss it with you.

ABN AMRO fund wrappers - your investments conveniently packaged:

- Diversification: Spread risk by investing in a wide range of investment products.
- Innovation: In addition, invest in interesting innovative companies and listed smaller companies.
- Better risk management: Through better, more efficient administration, we can manage the risk even more effectively.
- Flexibility: We can respond more quickly to changing market conditions.
- Convenience and insight: In your reports, you can see what investments are in the fund wrappers. This gives you the insight you need in your investments.
- Tax advantages: Discover whether ABN AMRO fund wrappers can also offer you tax advantages.

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