



ABN AMRO fund wrappers:

# Your investments conveniently packaged



**ABN•AMRO MeesPierson**

---

# 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.

Current Portfolio Insight	New Portfolio Insight	Look-through in investment report
<div>Quantities:</div> <div>Shares</div> <div><div><div>A</div><div>B</div><div>C</div><div>D</div><div></div><div></div></div><div><div></div><div></div><div></div><div></div><div></div><div></div></div></div> <div>Bonds</div> <div><div><div>E</div><div>F</div><div>G</div><div>H</div><div></div><div></div></div><div><div></div><div></div><div></div><div></div><div></div><div></div></div></div>	<div>Fund wrapper</div> <div>Shares</div> <div><div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>A</div><div>B</div><div>C</div><div>D</div></div></div></div> <div>Fund wrapper</div> <div>Bonds</div> <div><div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>F</div><div>H</div><div>G</div><div>E</div></div></div></div>	<div>%</div> <div>Sector Breakdown</div> <div>Shares</div> <div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>A</div><div>B</div><div>C</div><div>D</div><div></div><div></div></div></div> <div>Bonds</div> <div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>E</div><div>F</div><div>G</div><div>H</div><div></div><div></div></div></div>

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.



## Disclaimer

### General

The information provided in this document has been drafted by ABN AMRO Bank N.V. ("ABN AMRO") 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 as an 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.

Although ABN AMRO attempts to provide accurate, complete and up-to-date information, which has been obtained from sources that are considered reliable, ABN AMRO makes no representations or warranties, express or implied, as to whether the information provided is accurate, complete or up-to-date. ABN AMRO assumes no liability for printing and typographical errors. The information included in this document may be amended without prior notice. ABN AMRO is not obliged to update or amend the information included herein.

### Liability

Neither ABN AMRO nor any of its agents or subcontractors shall be liable for any damages (including lost profits) arising in any way from the information provided in this document or for the use thereof.

### Copyrights & distribution

ABN AMRO, or the relevant owner, retains all rights (including copyright, trademarks, patents and any other intellectual property right) in relation to all the information provided in this document (including all texts, graphic material and logos). The information in this document may not be copied or published, distributed or reproduced in any form without the prior written consent of ABN AMRO or the appropriate consent of the owner. The information in this document may be printed for your personal use.

## US Person

### US Securities Law Disclaimer

ABN AMRO Bank 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 investment products and investment 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.

### Other jurisdictions

Without limiting the generality of the foregoing, the offering, sale and/or distribution of the investment products or investment services described herein are 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 investment products and investment 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.