



A major banking group

A Private Bank located in the heart of the European Union and supported by the know-how of a large international banking group.

Being part of an international banking group allows us to offer a broad spectrum of wealth management solutions.

Crédit Agricole Luxembourg Private Bank has been a member of Luxembourg's financial community since 1920 and is a wholly owned subsidiary of the Crédit Agricole Group, one of the world's leading banking groups.

Luxembourg is strategically positioned at the heart of Europe and enjoys exceptional political and social stability. Its financial community has established over time a reputation for its expertise and its international profile.

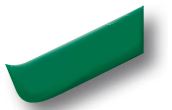
Luxembourg is a founding member of the European Union and is the euro zone's leading international private banking community. It is one of the top ten financial centres worldwide and is in the world's top three in terms of investment fund assets.

Through Crédit Agricole Luxembourg Private Bank you have access to financial experts offering excellent wealth management advice tailored specifically to your needs.



PRIVATE BANKING

It's time to talk



Brochure BP/EN/06/10 • 42332

perspective

 **CRÉDIT AGRICOLE**
PRIVATE BANKING

CRÉDIT AGRICOLE LUXEMBOURG
39, Allée Scheffer - L-2520 Luxembourg
Tel. : +352 24 67 1
e-mail : marketing@ca-luxembourg.com

 **CRÉDIT AGRICOLE**
PRIVATE BANKING

CRÉDIT AGRICOLE LUXEMBOURG



Listening to your every word

To know you better and suggest solutions tailored to your specific needs.

You have many expectations related to your personal fortune, be it composed of cash deposits, securities, precious metals, works of art, real estate, business investments, etc. Whatever the asset, each is affected by the increasing complexity of financial markets, taxation and the legal environment, not to mention the sophistication of financial products and services.

Your objective may be to increase the performance of your assets or to ensure their value in the long term, their composition and management, or to be able to pass them on to your heirs in optimal conditions.

You expect an efficient and comprehensive service which is based on a long-term, yet flexible view, because your assets and aspirations can change over time. Our service must therefore adapt to these changes – to the rhythm of your life.

Your Relationship Manager, your personal contact at the bank, is there to listen to you in complete confidence and to use his expertise to guide you in your search for solutions appropriate to both your financial and personal situation.

listening

Know-how

We provide answers which combine expertise with financial innovation.

The service we provide is derived from both the expertise of our Luxembourg-based staff and the know-how of a major banking group of international standing.

This global capability is directly reflected in the wealth management services we offer in Luxembourg, which are complementary to those available in your country of residence. The strength of the Crédit Agricole Group means that you have access to innovative financial products.

Our Relationship Managers are organised into geographic areas, covering Europe and the rest of the world, and are able to discuss your affairs with you in your mother tongue. They understand and share your culture and are sensitive to your specific financial, legal and tax circumstances.

Your Relationship Manager is there to assist in your dealings with all the bank's specialists.



team



A comprehensive approach

Our organisation brings together all the services of an international private bank for both asset management and financial engineering.

The experience we have gained over the years has led us to adopt a prudent approach towards the management of your assets.

Fundamental to this approach is the importance we attach to the choice of investment profile, which is a function of your investment horizon and your financial objectives. Your Relationship Manager is there to help you make this choice. We adopt a 'top-down' approach to investment management, giving preference to asset allocation, which is one of the keys to long-term financial performance. This allocation is regularly adjusted in accordance with our market outlook and anticipation of economic cycles. We also adhere to the principle of international diversification, which aims to maximise results whilst maintaining stringent risk controls.

Furthermore, having an overview of your entire fortune means that we can offer global solutions, whether on a professional or private level, for you as an individual or for your family.

Crédit Agricole Luxembourg Conseil is our subsidiary specialising in wealth management and financial engineering. Our team of experts will analyse with you the key components of your personal situation, your financial portfolio and your business affairs. And on the basis of their findings they will suggest a solution tailored to your needs. They will also ensure a regular follow-up and assistance with all aspects of managing your wealth.

vision