

What's your preferred blend?

Are you into low, medium or high risk? No matter what, blend funds are ideal if you want to invest without the fuss.

Through one single investment certificate, blend funds combine more than thousand shares and bonds from all over the world. You do not have to monitor and modify your investments yourself, as everything is taken care of automatically.

Therefore, blend funds can be a convenient and attractive alternative to the traditional savings account. You can choose from three risk levels - low, medium and high, matching different savings needs.

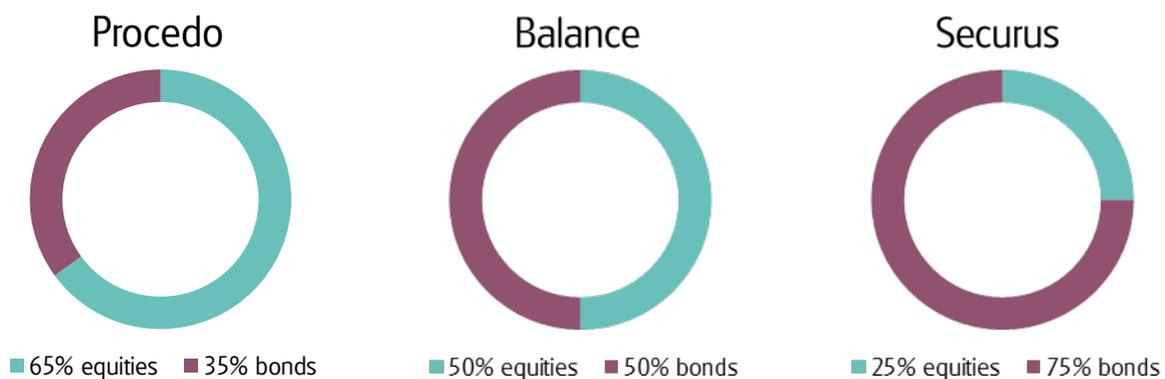
Whether you need your money back relatively soon or have a long time horizon, blend funds can be used to easily activate your savings.

The three blend funds primarily invest in bonds and shares via other investment sub-funds.

Do you want to go low, medium or high?

Since the funds come in three risk levels, they are basically suitable for all investors. In order to determine which one is most suitable for you, it is important that you are aware of your risk profile and investment plan.

Your financial adviser or your bank can help you decide.



Read more about blend funds on sparinvest.lu.

Sparinvest in short

Founded in 1968 in Denmark, and with pan-European operations in Luxembourg since 2001, Sparinvest is an international asset manager, owned by a broad range of Danish institutional shareholders who support the group's independence and prudent investment strategy. The group is known as a specialist in value investment – both for equity and bond funds but also offers a wide range of other strategies based entirely on academic evidence of long-term success. These proven outperformance strategies include: strategic asset allocation, Danish bonds, small-cap investment and momentum.

Facts

	Procedo	Balance	Securus
Share Class	EUR I EUR R	EUR I EUR R	EUR I EUR R
Income Type	Accumulating	Accumulating	Accumulating
Asset Allocation	65% equities 35% bonds	50% equities 50% bonds	25% equities 75% bonds
Subscription Fee <small>(up to)</small>			
EUR I	0.00%	0.00%	0.00%
EUR R	2.00%	2.00%	1.50%
Management Fee			
EUR I	0.500%	0.500%	0.500%
EUR R	1.250%	1.150%	1.000%
Total expense ration <small>(31.12.2015)</small>			
EUR I	0.93%	0.85%	0.78%
EUR R	1.72%	1.54%	1.31%

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