

KEYPLAN

A sound plan to get
your money moving

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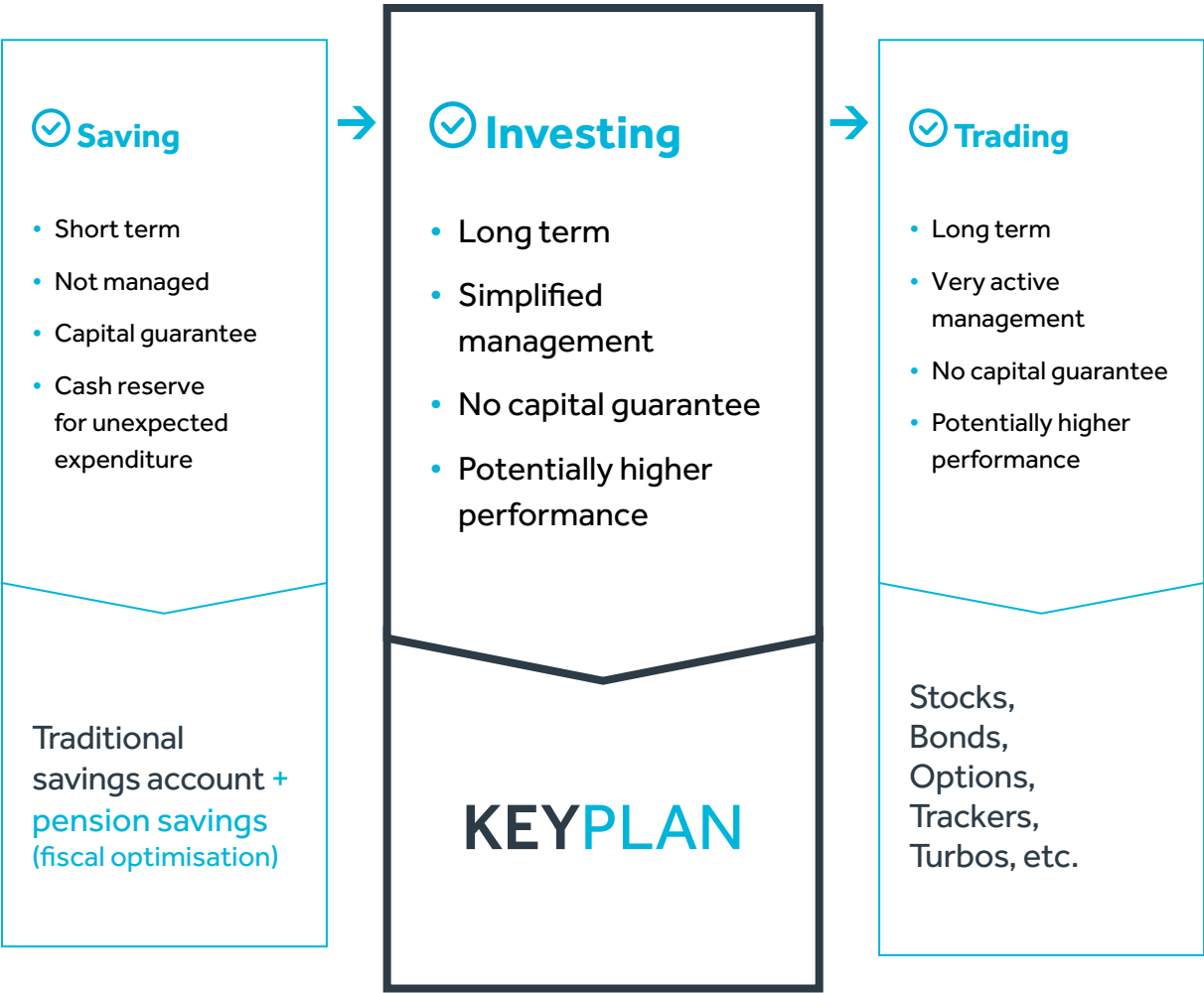
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Introduction

Saving is no longer enough

Savings rates have never been so low. In the long term, nobody will be surprised if they reach 0%.

As a result, your money no longer works for you and your savings are stalled. The good news is that Keytrade Bank has a solution for you: KEYPLAN. It's a very simple banking product that puts investment within everyone's reach. Through this product, everyone can conveniently top up their savings!



The two golden rules for investing

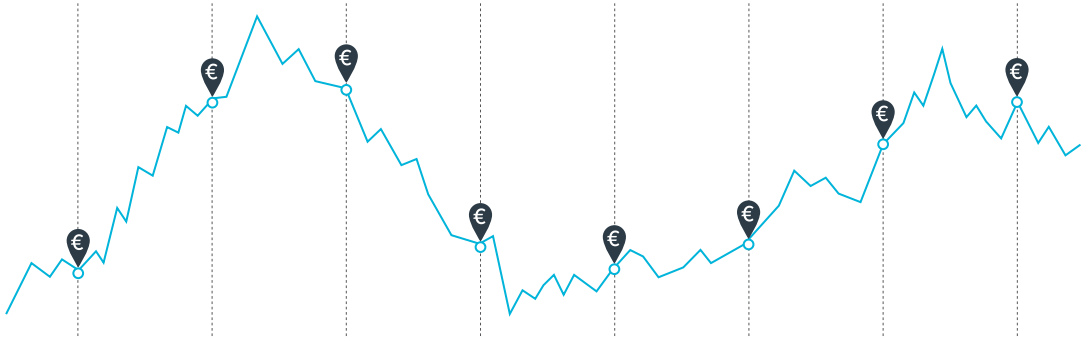
Knowing just when to invest is not easy

Sometimes it's too early, sometimes it's too late. Are the markets showing a positive trend? People tend to buy to take advantage of the upturn. Are the markets falling? People will generally sell too quickly in order to avoid losses. Put simply, people let themselves be guided by their emotions. A good investor should avoid falling into that kind of trap.



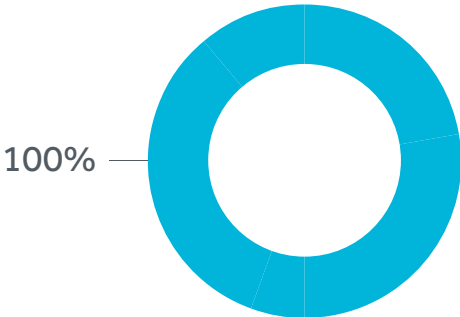
> The first golden rule: invest regularly

If you're just starting to invest, do it regularly. Rather than investing a large sum all at once, divide and invest it at regular intervals. By doing that, you can reduce the risks and ensure that you achieve an average growth rate over the long term.



The two golden rules for investing

It's not easy to find the right fund into which you can invest

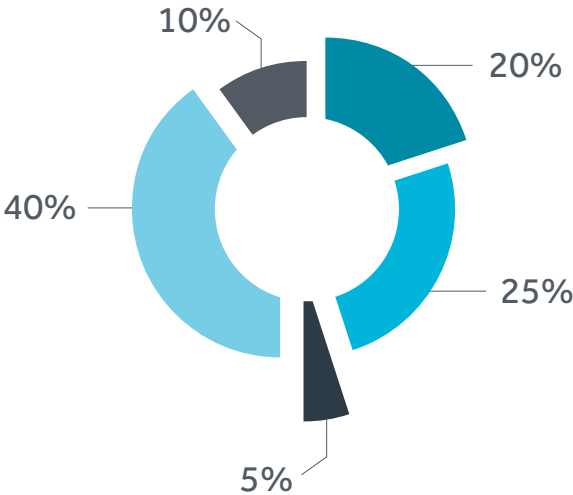


It's worth underlining that there is no such thing as the perfect fund. Indeed, it can be hard to find a single fund that will combine exceptional performance and unbeatable diversification. Some funds will focus on one region of the world, while others will concentrate on a particular product type (e.g. stocks). However, you can be sure of one thing: each fund will have its own composition.

> The second golden rule: diversify your investments

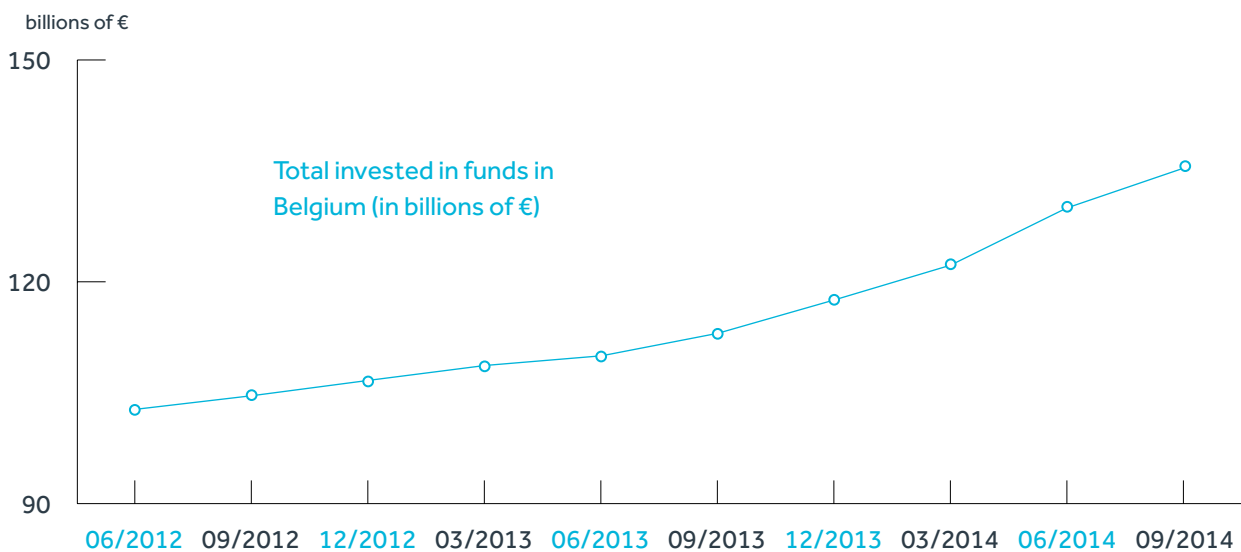
Don't put all your eggs in one basket. Moreover, depending on your selection, invest through several funds in:

- different geographic areas (Europe, USA, emerging countries, etc.)
- different products (stocks, bonds, etc.)
- several companies (and not just one)



Funds, an excellent source of investment

Funds are a great source of diversification and they can potentially perform well. They can be a simple means of ensuring that your money does not lie dormant! That's why more and more Belgians invest some of their portfolio in funds, rather than leaving their savings going nowhere on a traditional savings account.



<http://www.beama.be/fr/statistiques-fr/trimestriel-fr> (Belgian Asset Managers Association)

> What is a fund?

When we talk about funds, we are referring to investment funds.

Generally speaking, it includes a set of stocks and bonds purchased by a fund manager on the basis of different criteria: geographic areas (Europe, USA, emerging countries, etc.), themes (healthcare, solar energy, etc.), and currencies (\$, €, etc.), and so on. The best known are: Carmignac, Franklin Templeton, and so on.

By investing in a fund or in several funds (via KEYPLAN), you benefit from professional management of your assets and you automatically diversify your investments.

Legal definition: fund means 'Undertaking for Collective Investment' (UCI). UCI is a general term for institutions that collect their financial resources from the public and whose activity involves managing a portfolio of financial instruments. So the term 'fund' includes investment firms (such as the UCI or open-ended or closed-ended funds known as SICAF) and mutual funds, as well as their sub-funds.

KEYPLAN, the ideal solution to start investing

You no longer need to be an expert to invest in funds.

With KEYPLAN, top up your savings with an investment plan in a **predefined and automated basket of funds.**

Snapshot of the benefits:

Practical

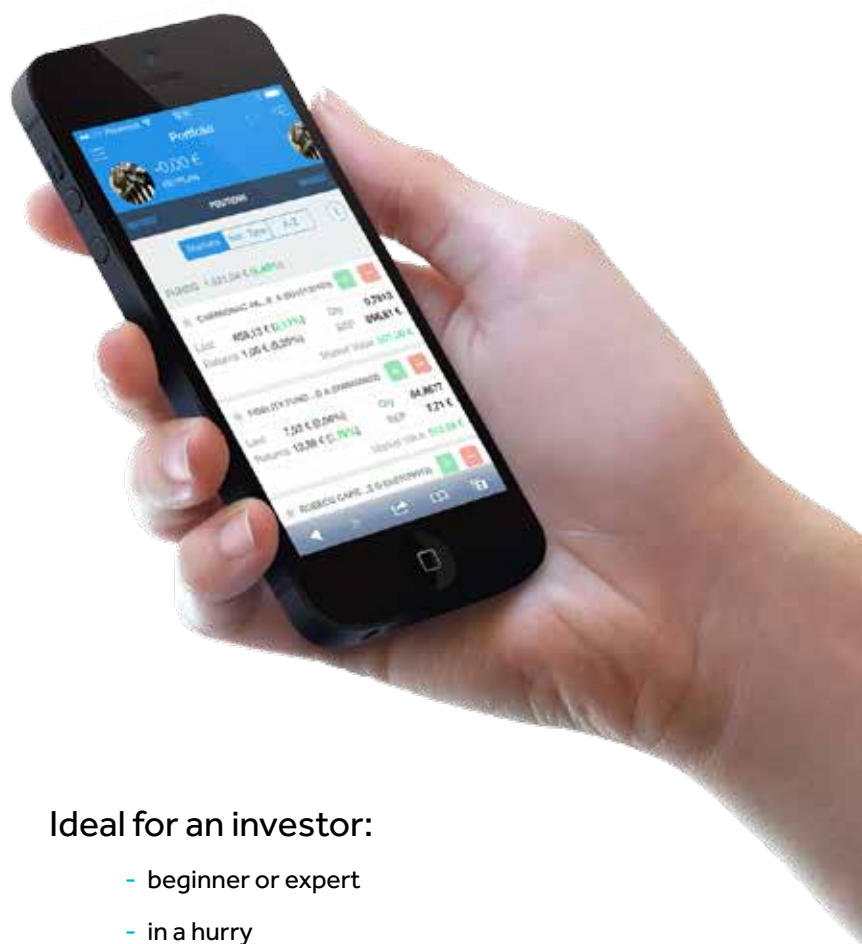
- Automatic payments
- From € 25/year
- Can be checked everywhere and at all times

Performance-driven

- No entry fees
- 40 quality funds selected by experts
- Diversified and regular investments

Personal

- You choose from three profiles
- You can change your KEYPLAN
- You stop when you want



Ideal for an investor:

- beginner or expert
- in a hurry
- looking for a means to top up his savings

A practical plan

> From € 25/year:

Everyone is free to invest as much as they want. Conventional wisdom says that you should have precautionary savings of 6 to 9 months of net salary, which can be adapted according to your own situation.

It also says that you should benefit from fiscal optimisation such as pension savings. For longer periods, everything will depend on your plans for the short or medium term. But you can be sure of one thing: KEYPLAN is the ideal solution for those starting to invest.

> Automatic payments

Once you have worked out the amount that you want to pay in regularly (per month, per quarter, per six months or year), everything is done automatically. You no longer need to give it any thought, unless you want to stop your KEYPLAN or to change your payment amounts. You can top up the regular payments with occasional payments, even after starting your KEYPLAN.

> Can be checked everywhere and at all times

Wherever you are, you can check the progress of your KEYPLAN on any computer, smartphone or tablet. On your mobile devices, all you need to do is download our Keytrade Bank app.

Do the test :

I am investing €
(optional)
As a starting amount

and I will add €
(minimum €25)

per month
 quarter
 six month
 year

[Result >](#)



- Desktop
- iPhone / Android
- iPad / Tablet

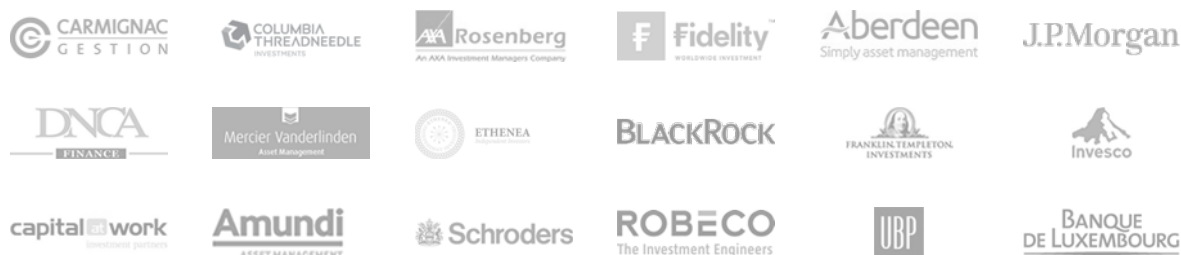
A performance-driven plan

> No entry fees:

Unlike other banks, Keytrade Bank won't charge you any fees when you open a KEYPLAN. There are also no management fees. The exit fees are clear and transparent: € 0 if you stop your KEYPLAN after 5 years and only € 9.95 per fund included in your KEYPLAN if you stop before the fifth year.

> 40 quality funds selected by experts:

The 40 funds included in the KEYPLAN promotion are among the best on the market. They have been carefully selected by stock market experts in line with these criteria: performance, risk, diversification (geographic and sectoral) and the quality of the manager.



> Diversified and regular investments:

The return on a KEYPLAN is never guaranteed. But its major strength lies in reducing risk by sticking to the two golden rules: regular investment (spread over time) and a diversification of funds (based in different regions or sectors).

So you will benefit automatically from a better distribution of your investments and greater security.

A personal plan

> You choose from three investment styles:



Cautious



Balanced



Audacious

Choose the investment style that suits you best from our three options. These investment styles differ notably by their risks and their potential returns. Once your choice is made, we invest the amount chosen in a selection of hand-picked funds.

You are an expert on funds and you would prefer to put together your own tailored plan? That is not a problem, as you can always create your own tailored KEYPLAN.

> You can change your KEYPLAN:

Any time you want, you can change your initial KEYPLAN: this includes the payments amount or the regularity of the payments. You can even halt them for a while. All this can be done without incurring any fees.

> You stop when you want:

You can stop your KEYPLAN at any time: all you need to do is ask us to transfer the securities included in your KEYPLAN to your own trading account. If that is done before the end of the fifth year, you will have to pay fees of € 9.95 per fund included in your plan. After the fifth year, the transfer of the amount in your KEYPLAN will be free of charge.

Here are some examples:

Six years ago, [Sarah](#) invested in five different funds via KEYPLAN.

Her exit fees are

€ 0

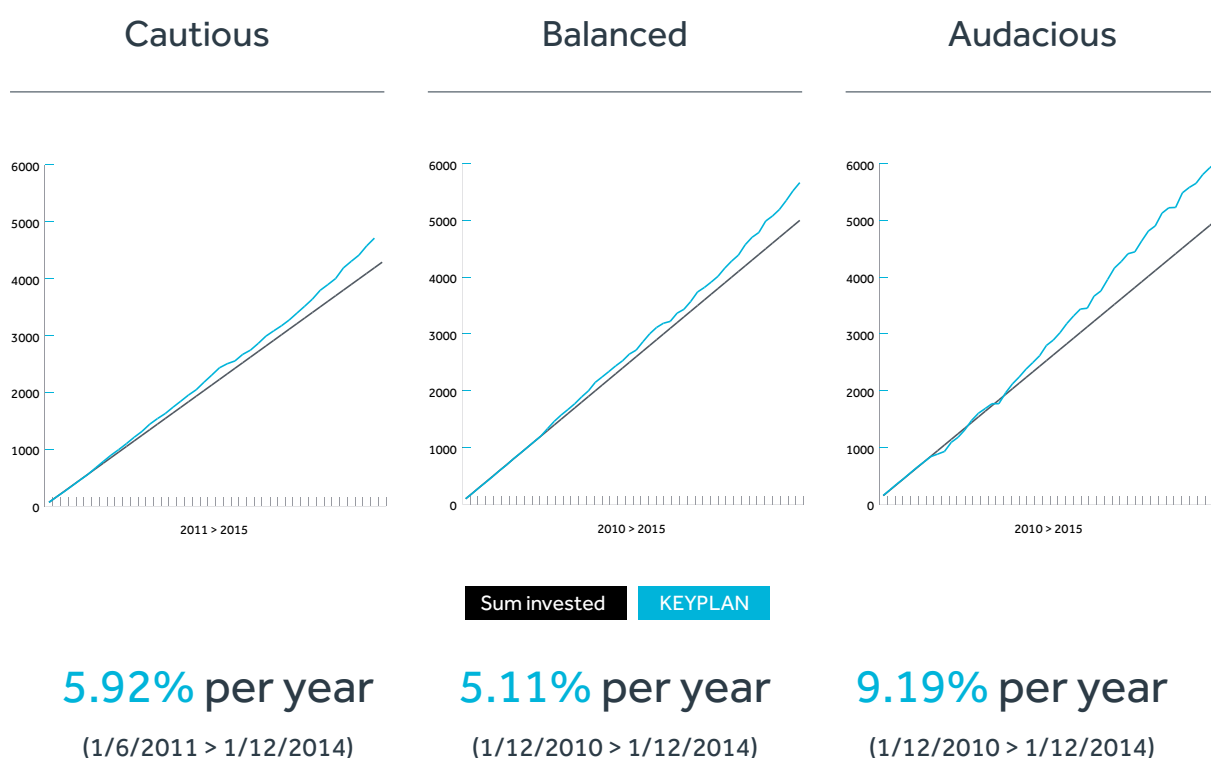
Three years ago, [Francis](#) invested in three different funds via KEYPLAN.

His exit fees are

€ 29.85 (3 x € 9.95)

The historical evolution of KEYPLAN

It's never easy to predict the future. But to give you an idea, here is the historical performance for the three predefined investment styles (for a monthly payment of € 100):



Based on the historical data you can consult the past evolution of this KEYPLAN. It has a limited value as a guide to the future evolution and past evolution figures can be misleading regarding the future evolution. The calculation of the past evolution takes into account all current costs, except the € 9.95 fee applicable for the transfer of the funds from your KEYPLAN to your Keytrade Bank trading account before the end of the fifth year (per fund in your plan). The past evolution is calculated in euro. The exchange rate of the day applies for funds expressed in a currency other than the euro. The historical evolution is shown from the purchase date (each 5th day of the month) of the youngest fund in this plan.

The funds in your KEYPLAN are subject to the following fiscal rules:

- **Stock market tax:** 1.32%, max. € 2,000 instead of 1%, max. € 1,500
- **Tax on the capital gains** from the sale of capitalisation shares of funds that contain more than 25% of fixed income products: 25% on the capital gains of the fixed income part of the fund.
- **Withholding tax** on the dividends of distribution shares: 25%.

A KEYPLAN for everybody

“ Julie’s sound solution

With an eye on her daughter’s future studies, Julie automatically pays € 50 a month into a KEYPLAN.



“ Paul’s sound solution

Every year Paul pays his end-of-year bonus into his KEYPLAN, so that he can treat himself to his dream holidays.

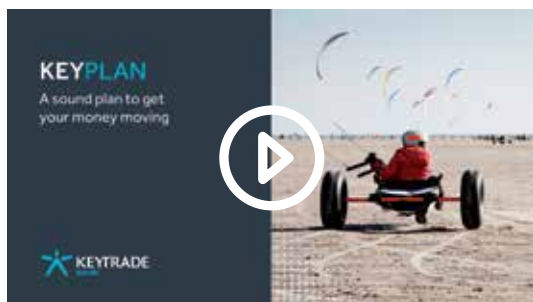
“ Eva’s sound solution

To top up her pension, Eva opened a KEYPLAN on the day she turned 40.



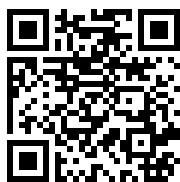
Any further questions?

> Follow a webinar on www.keytradebank.be



> More info

<https://www.keytradebank.be/en/investing/keyplan>



> Contact us

We are available to help you Monday to Friday from 09:00 to 22:00.

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