



KBC Invest Newsletter

Autumn 2017

Welcome to the autumn edition of our KBC Invest Newsletter. If you're considering partnering with a KBC investment specialist or looking for information to manage your own portfolio, we have the help you need.

What to invest? How much to save? Find the answers here..

When choosing how to invest your money, you'll need to decide what kinds of investments suit your goals and investing style. First determine your investor profile fitting your personal needs and expectations. Next allocate your money across an optimal mix of saving and investment products. Finally stick to your plan for the longer term.

Our strategic investment approach defines 4 different investor profiles: very defensive, defensive, dynamic or very dynamic investors. For each profile we propose an optimal mix across deposits and investment funds. You should always keep at least 25% of your savings in short term deposits as a 'safety' buffer for unexpected expenses. Depending on your personal situation such as age, family, lifestyle, ... this buffer could be even increased.

Next we recommend to invest into 2 or more funds with different longer term investment strategies. SIVEK Global funds are open balanced funds which aim to generate a return by spreading the investment across equity funds, bond funds and money market funds. There is a SIVEK Global fund (Low, Medium or High) for each investor profile. Privileged Portfolio PRO offers extra protection by setting out to keep the value of the fund above particular floor price (95%, 90% or 85%) at all times. Flexible Portfolio aims to invest in the best performing type of investment (shares or bonds) showing the highest momentum.

Are you a very defensive, defensive, dynamic or very dynamic investor? Check inside with which statements you agree the most and select the investor profile which fits you the best.



THE BANK OF YOU

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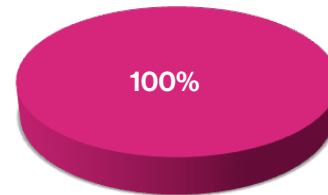
What type of investor are you?

You are a very defensive investor if:

- Protecting your money is the most important
- You are not willing to take any risks to improve the return from your investments
- Your investment horizon is less than 1 year

We recommend to allocate your savings fully to deposit products.

Recommended Mix

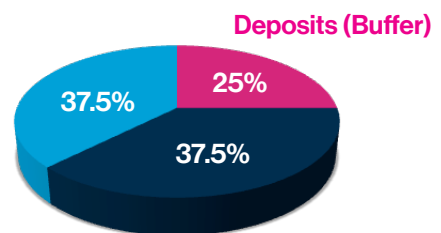


You are a defensive investor if:

- Protecting your money is very important
- You are willing to take some risks to improve the return from your investments
- Your investment horizon is up to 3 years with a minimum of 1 year

Privileged Portfolio Pro 95 (protection)

Recommended Mix



SIVEK Global Low (open balanced)

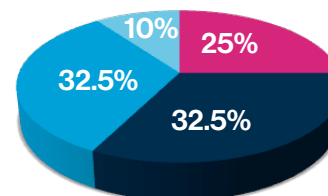
You are a dynamic investor if:

- You avoid risks and optimizing the return from your investments are both important to you
- You understand you need to take some more risk to reach higher investment returns
- Your investment horizon is up to 5 years with a minimum of 3 years

Privileged Portfolio Pro 90 (protection)

Recommended Mix

Flexible Portfolio (momentum) Deposits (Buffer)



SIVEK Global Medium (open balanced)

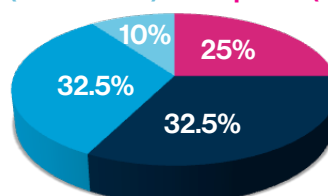
You are a very dynamic investor if:

- You want to get the highest possible investment return from the markets
- You understand that the value of your investments can fluctuate substantially
- Your investment horizon is up to 7 years with a minimum of 5 years

Privileged Portfolio Pro 85 (protection)

Recommended Mix

Flexible Portfolio (momentum) Deposits (Buffer)



SIVEK Global High (open balanced)

For more information on the recommended KBC investment funds you can read below or find on kbc.ie. You can also conduct a more detailed investor profile assessment on kbc.ie or book an appointment with the KBC investment specialist or Financial Planning advisor of your local Hub.

Strong track record for SIVEK Global

Return Performance

Based on 31.12.2016 prices | After management fee and other ongoing charges | Source of data: KBC Asset Management

	Performance 1 Year	Yearly Performance 3 Years	Yearly Performance 5 Years
SIVEK Global Low	+2.24%	+5.31%	+5.98%
SIVEK Global Medium	+2.73%	+6.41%	+7.70%
SIVEK Global High	+3.32%	+7.59%	+9.71%

Daily prices and performance for different time periods can be obtained on kbc.ie

Benefits

- Start investing from €125
- Lump sum one off investment or a monthly fixed amount with Start2Invest through a standing order from KBC current account
- No minimum investment time period: access to cash at all times without charges
- Low 1% entry fee (once off), transparent management fees and charges (yearly) and 0% exit fee
- Tailored to the needs of different investor profiles (defensive, dynamic or very dynamic)
- Free investment advisory service to match the right fund with each investor profile
- Fully transparent fund performance: fund unit prices posted daily on kbc.ie
- Well diversified portfolio optimizing potential return and spreading risks according investment strategy of KBC Asset Management
- Track record since fund launch in 1994

Resetting floor level for Privileged Portfolio Pro

The Privileged Portfolio PRO fund family has 4 tranches: February, May, August and November. For each tranche you can choose the level of the monitored floor: 95%, 90% or 85%.

Every year the protected floor level of your chosen Privileged Portfolio PRO fund is calculated based on the 'Net Asset Value' (the fund price) of this fund on a fixed date. The floor level is set – depending on your chosen monitored floor – at 95%, 90% or 85% of the fund price on the fixed yearly date. This new floor level, reset at a higher or lower price than the previous floor price, will be then valid for a period of 1 year until the next reset date.

Recently the floor levels for the investment funds of the August tranche of Privileged Portfolio PRO were reset. All the floor levels were reset upwards since the Net Asset Value (fund price) of these funds increased during the past year. Throughout the volatile market movements in the past year (Brexit, Trump, ...) the investment funds of the August tranche of Privileged Portfolio PRO continuously protected the monitored floor. This track record of floor protection – even in more extreme markets such as in 2008 – stands since the launch of this fund solution in 2006.

New Floor Levels

After management fee and other ongoing charges.

Source of data: KBC Asset Management.

	Previous Net Asset Value 29.07.2016	Previous Floor Level since 29.07.2016	Current Net Asset Value 31.07.2017	Current Floor Level since 31.07.2017
Privileged Portfolio PRO 95 August	315.32 euro	299.74 euro	317.67 euro	301.79 euro
Privileged Portfolio PRO 90 August	302.12 euro	271.91 euro	317.80 euro	286.02 euro
Privileged Portfolio PRO 85 August	294.80 euro	250.58 euro	319.17 euro	271.29 euro

Start2Invest now

You don't need a big lump sum to invest. Start2Invest allows you to set up a monthly investment plan from 125 euro towards the investment fund of your choice. Each month a fixed amount will be invested automatically, without further actions or paperwork. Without any costs you can set up your personal investment plan. You will only pay the fees and charges of the KBC investment funds you choose to invest in.

The benefit of regular investing is that not only does the value of the monthly fixed amount increase, but that also the increased value itself generates further increases over the investment period. According to the historical past returns achieved by our investment strategy, a recurrent monthly investment of 125 resulted in the following investment totals.

Investing 125 EUR per month	Return Generated if you Invested 125 EUR every month for the given dates	% Return Generated if 125 EUR invested every month for the given dates.
20 years: 01.01.97 - 31.12.16	€45,062.85	3.90%
10 years: 01.01.07 - 31.12.16	€17,724.18	3.47%
5 years: 01.01.12 - 31.12.16	€8,929.66	7.70%

What to do next

This newsletter has been designed to provide you with a brief overview on our range of investment products. To get the best advice for your own personal needs, you should use our free investment advisory service and book a meeting with a fully trained investment specialist. Contact your local investment specialist in KBC Baggot Street.

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The term "fund" refers to a sub-fund or a Bevek under Belgian law, a sub-fund of a Sicav under Luxembourg law or a mutual fund under Belgian law. Performance figures are based on investment returns. The calculation of past performance includes all charges and fees, except taxes and entry charges. The assets of this fund may be used for the purposes of securities lending in order to earn an additional return of the fund. While securities lending increases the level of risk within the fund, it can also provide an opportunity to increase the investment return.

Warning: Past Performance is not a reliable guide to future performance.

Warning: This fund may be affected by changes in currency rates.

Warning: If you invest in this product you may lose some or all of the money.

Warning: The value of your investment may go down as well as up.

Tax: Investors should note that the tax legislation which applies to the Fund may have an impact on the personal tax position of your investment in the Fund. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.