

Luxembourg – an AAA harbour at the heart of Europe where the experts are

A culture of protecting investors

Welcome to the leading centre of international Wealth Management in the Euro Zone.Welcome to the second biggest asset management centre in the world.Welcome to the heart of Luxembourg's financial centre.

Thanks to a highly stable legal and labour environment, and a political leadership that is always receptive to the needs of the economy and open to innovation, Luxembourg's financial sector draws many investors, both private and institutional, from around the world, whose prime aims are to preserve and grow their assets.

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In order to serve them, the country has drawn experts from around the world who have built a reputation for Luxembourg as one of the best performing financial centres on the planet. Thanks to its well-known financial stability and the success of its economy, Luxembourg has an exceptional rating of AAA. Apart from its strategic location at the crossroads of Europe, its focus on banking activities and its many experts in asset management and financial technologies, it is doubtless Luxembourg's culture of listening to investors and protecting their interests that has contributed to its success and world-renown as a financial centre. Tailor made international wealth management – because it's for generations

Protection, management and transmission of assets

Protecting, structuring and growing your assets are the main motives for turning to international wealth management.

In Luxembourg, these motives are echoed by reassuring circumstances: the country's stability constitutes the foundation of your protection, its expertise is synonymous with effectiveness, and its international ties are your passport for outstanding service and opportunities.

Whether you have built up your assets yourself over your lifetime, or whether your assets have been transmitted within your family for several generations, it is vital that you know that they are in a safe place, and that you be in a position to make informed choices to perpetuate their value, in order to be able to transmit them one day to your loved ones.

Your assets have an international dimension, and their management requires a similar approach. It is not enough to know and understand the legal and taxation environment of your country of residence and of Luxembourg; one must assess all the elements, worldwide, that might contribute to or interfere with your assets, and take care of how they might change over time.

To that end, a network of experts with extensive international experience is essential. Luxembourg is renowned worldwide for its experts. You will thus benefit not only from sophisticated products but also from an effective strategy that puts all these products at the service of your wealth.



To entrust the management of your assets to financial experts based in Luxembourg means far more than you might think. It is a sign of your deep-seated concern for the generations that will follow and that will continue to bear your name proudly for years to come.

UniCredit International – You deserve the best service, privacy and professionalism

Our Commitment to High Standards of Professional Secrecy

UniCredit International Bank is operating in Luxembourg since 1987. We have extensive knowledge of the best products and services that financial markets can provide to our clients, be they families, family offices or holding companies.

Over the years, we have learnt to serve highly sophisticated clients who expect a tailor-made service as well as products and strategies that are specifically developed to meet their requirements. We are firmly anchored in the banking sector in Luxembourg, which enables us to offer clients strong local expertise, and we provide access to international know-how from the whole of UniCredit Group; we are a simple successful pan-European Commercial Bank and a fully plugged in Corporate & Investment Bank, delivering its unique Western, Central and Eastern European network to its extensive 25 million client franchise.

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We are One Bank – One UniCredit and from Luxembourg we identify the products and services that are most suited to your individual situation, drawing the expertise from the full network as needed and tailoring the offering to your specific needs. This proximity to your roots on the one hand, and our philosophy of an all-round approach, on the other, enable us to determine your requirements as accurately as possible.

The fact that we speak your language helps us to listen to you, our expertise enables us to understand you, and our pragmatism allows us to transform your expectations into concrete and targeted actions.

Thanks to our flexibility, we can implement the asset liability management strategy needed to meet your expectations. We operate with professional discretion and in a permanent quest for performance. UniCredit International Bank has made these approaches its priorities, to best serve you and your assets.

Villmols Merci



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<u>p04-p05</u> In the background: Mudam Luxembourg, I. M. Pei architect design. <u>p15-p18</u> View of the exhibition *Eppur si muove. Art and technology, a shared sphere* 09.07.2015 - 17.01.2016, Mudam Luxembourg. Facsimile of the Léon Foucault pendulum, 2015, realisation and installation: Jean-Luc Chazoule, Klaus Lorenz Laiton, Musée des arts et métiers - Cnam, Paris. Table for the Léon Foucault pendulum, 2015, Sophie Krier in collaboration with Franck Debouté, commission and production Mudam Luxembourg. <u>p24-p26</u> Mudam Café, design Ronan & Erwan Bouroullec, commission and Collection Mudam Luxembourg.

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