

Welcome at
Delen Private Bank
since 1936

DELEN

PRIVATE BANK

For today and tomorrow



Welcome

Looking for experts to manage your assets? In that case, come and meet Delen Private Bank.

I am a relationship manager, and am happy to show you around the bank.

What makes Delen Private Bank stand out? The answer is simple. Five core values guide us in what we do and how we do it. Our clients often refer to this as the 'Delen touch'. A feeling you will discover in this brochure, or when visiting our office and our digital channels.

You wish to take care of your assets, aiming for balanced and long-term growth. What that means, evolves throughout your life. Because new times bring new wishes, questions and needs.

And I? I walk beside you, with new answers and solutions.

In this brochure you find out exactly how that works.

Your relationship manager

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How do I build my assets sensibly?



Your peace of mind, our focus

You dream, plan ahead and aim to steadily grow your assets in order to fulfil your dreams. If you lack the time, you can leave the management of your assets in the hands of our experts. That is the expertise of Delen Private Bank: wealth management in your name, otherwise known as discretionary wealth management.

What is in it for you? Comfort and peace of mind, with your assets in capable hands.

What you can expect from us:

- Durable investment opportunities, without losing sight of the risks.
- A portfolio put together according to your investment profile.
- An attractive long-term return.
- A responsible portfolio with a wide range of securities.
- An up-to-date overview through the Delen app and Delen OnLine.

Your portfolio, carefully composed

You entrust your assets to our experts. And then?

We start from a responsible investment philosophy, following guidelines for durable investments and balancing risk and return. You can find out more about responsible investing on the next page.

How do we put this into practice?

Cadelam, the fund manager of the Delen group, focuses first on the broad macro-economic sense.

They then distill future-oriented topics such as population ageing, transition of energy and digitalisation.

From there, Cadelam selects the best-in-class companies with a sensible and long-term business strategy.

As a result, you obtain a robust portfolio of equities and bonds.



How do I benefit from responsible investing?

The logic behind responsible investing

What if you can grow your assets and simultaneously make the world slightly better?

With Delen Private Bank's responsible investment process, you can. We apply this process to the entire portfolio under management, for all clients. By doing so, your assets have a voice in the debate surrounding responsible investing.

It makes sense for your return to go hand in hand with a responsible investment. Because a company striving for long-term profitability will not only consider hard numbers, but will also pay attention to ESG (Environmental, Social and Governance) standards.

Naturally, the bank itself also strives to be a sustainable organisation. We make efforts to reduce our CO2 emission (for example through green electricity, an electric car fleet, etc.), support social and scientific projects and expand our digital services. You can read all about it in our sustainability report.

Investing in 3 steps

Responsible investing is rarely a black-and-white story. More often than not, it is a process of consultation, close monitoring and continuous improvement. Fund manager Cadelam has developed a responsible investment strategy based on three pillars.

Integration

The investment process integrates financial data as well as insights on sustainability performance, using data from Sustainalytics. Favourable ratings lead to investments. If sustainability efforts prove to be insufficient or unfavourable, there are two options:

Dialogue

Fund manager Cadelam enters into dialogue with companies to support them in their journey towards responsible business practices. With your shareholder voting rights, they can steer decisions in the right sustainable direction. EOS, a globally renowned independent team of ESG experts, advises them throughout this process.

Exclusion

Companies with activities or a corporate culture that do not align with our sustainable values, are not included in the portfolios.

Through your investments, you are thus pushing companies towards sustainable policies in three ways. This impact cannot be overestimated: by the end of June 2024, 43 billion euros of client assets were invested responsibly via the investment funds managed by Cadelam.

When do I start planning my financial future?



It all starts with the story of your assets

When planning your wealth, three questions should be kept in mind:

What is the current state of your wealth?

All information about your wealth, family, business life, and various important documents are brought together in a highly secure digital archive. This gives you a detailed overview of your investments, your real estate, group insurance, artworks, and so on. Additionally, a family tree summarises all ownership rights.

What impact does your life path have on your wealth?

We analyse the impact of life-changing events: marriage, receiving a gift, retirement, etc. With a simulation of your wealth evolution and inheritance taxation, you know exactly where you stand.

What actions can you take today?

We create a wealth plan tailored to your financial, professional, and personal future plans. You have access to a wide range of planning techniques, which we discuss in more detail in the following chapter.

In short, Delen Private Bank becomes the conversation partner for your entire wealth.

Bridging the gap between today and tomorrow

Looking ahead gives you a head start. That is also true for financial matters. With suitable planning techniques, you bridge the gap between your wealth today and your financial situation in the future, taking into account your life path, your professional choices and your financial goals.

We create a roadmap for your assets, outlining the actions you can take today to further strengthen your wealth and discussing how to efficiently transfer your wealth to the next generation. Together we can review your marriage contract and explore the benefits of a will, gift, inheritance insurance and power of attorney.

You can also rely on our team of experts for more complex matters, such as the succession or acquisition of your company, structuring your movable and immovable assets, inheritance and gift tax, or taxation.



What about my company assets?

Your company at Delen Private Bank

You can also rely on our expertise in wealth management and planning for your company assets.

This involves technical analyses as well as fiscal and legal considerations like dividend received deduction (DRD) and liquidation reserve, to name a few. You can find more information in the column on the right.

Additionally, our experts are at your disposal for various legal and fiscal aspects surrounding your company.

Tax-efficient investing in a DRD fund

Does your company want to invest in equities? Delen Private Bank's DRD fund (dividend received deduction) allows you to do this tax-efficiently.

If your company invests in our DRD fund, the capital gains and dividends are almost entirely exempt from corporate tax.

And the benefits do not end there. Thanks to the optimal diversification of the DRD fund, you spread the risk and put the expertise of our financial specialists to work. Naturally, our responsible investment principles also apply to the DRD fund.

A good example in which the DRD fund is applied, is the liquidation reserve. It involves the excess cash in your company that you set aside for five years, after which you can transfer it to your personal assets in a tax-efficient way. Rather than keeping the cash on a savings account during that five-year period, you can invest the reserve in our DRD fund.



A personal yet prompt service, is that possible?

Both efficient and personal

A confidential conversation is best held in a familiar setting: a welcoming environment where you feel comfortable discussing complex and delicate matters.

Preferably, you talk to someone who knows you well. That someone is me, your relationship manager. I am your direct and personal contact person at Delen Private Bank. And, if needed, our experts are there to answer more complex financial, legal and fiscal questions.

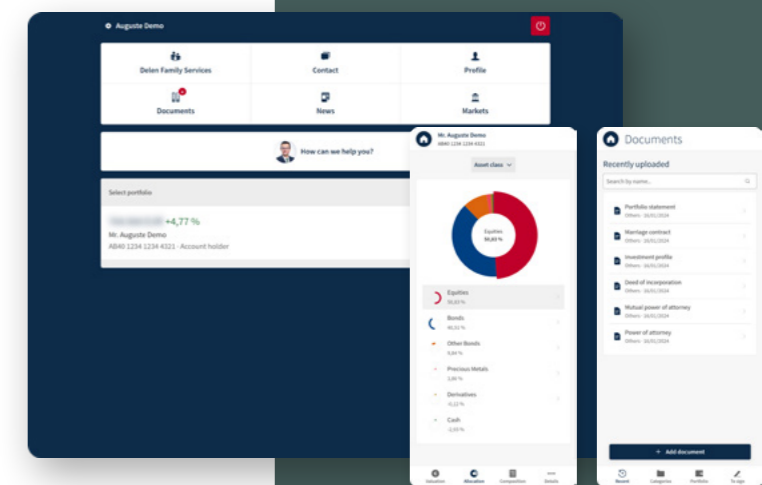
But what if things need to happen fast or remotely? Then you can rely on our digital services. With the Delen app and Delen OnLine, our bank is always close to you.

Your digital connection with the bank

Safe and swift contact with the bank via your laptop, tablet or smartphone? Thanks to the Delen app and Delen OnLine, you can manage your bank affairs anytime, anywhere.

Some useful features:

- Access every detail of your portfolio.
- Obtain a complete overview, by combining all your portfolios.
- Get a complete overview of your family wealth.
- Add documents to your digital archive.
- Sign your bank documents digitally.
- Contact your relationship manager discretely and safely.
- Log in securely and quickly via the itsme® app.





Our values guide us in everything we do

Personal

It is important to know who manages your assets, and to put a face to a name. You can find some of these faces in this brochure. Your relationship manager takes a personal, accessible and discreet approach – in a homely setting. A solid foundation for any confidential conversation.

Family oriented

Since 1936, the Delen family follows its own course as an independent wealth manager. Delen Private Bank is proudly part of the Ackermans & van Haaren group, but also maintains her homely flair: a bank built by family, for families.

Sustainable

The future of your assets involves a sustainable approach. Long-term investment return goes hand in hand with respect for human rights and the environment, and considers a planning based on legally secure solutions.

Cautious

You wish to take care of your assets. This suggests a long-term perspective focused on risk-awareness, an open mind and a watchful eye. The result? Financial peace of mind, now and in the future.

Efficient

User-friendly, secure digital solutions like the Delen app and Delen Online are readily available. Up to you to decide if and when to use them.

Delen Private Bank

Close to you



22 offices

15 in Belgium
5 in the Netherlands
1 in Luxembourg
1 in Switzerland



> 700

employees in Belgium, The Netherlands, Luxembourg and Switzerland, of which 1/3 commercial profiles and 1/3 IT profiles



92%

of clients are (very) satisfied with the bank



UN PRI

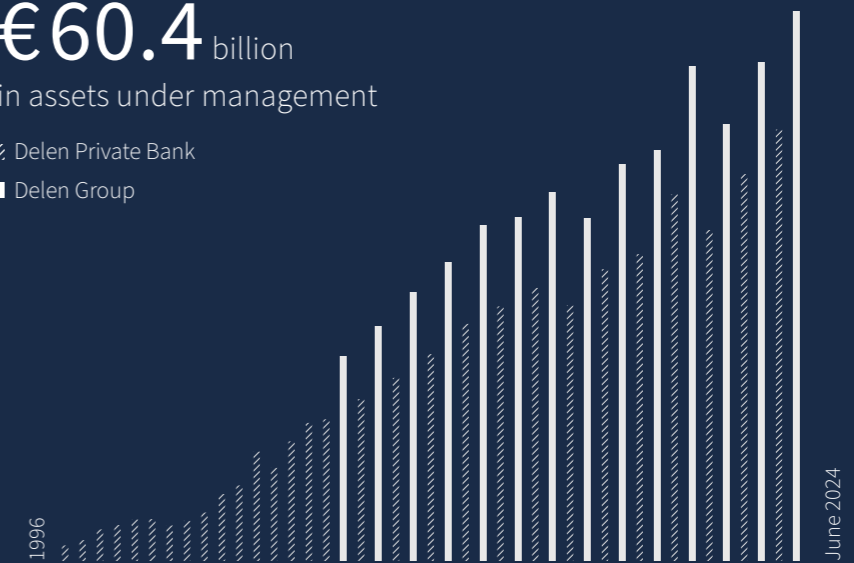
Our responsible approach receives an overall high score from the UN Principles for Responsible Investment

Delen Group

A solid group active in the Benelux, Switzerland and the United Kingdom

€60.4 billion
in assets under management

▨ Delen Private Bank
■ Delen Group



1.2

billion consolidated equity
Delen Group



Looking forward to meeting you!

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Delen Suisse
www.delen.ch

JM Finn United Kingdom
www.jmfinn.com

To all colleagues who helped
shape this brochure ... Thank you!

Visit www.delen.bank or scan the QR code



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