



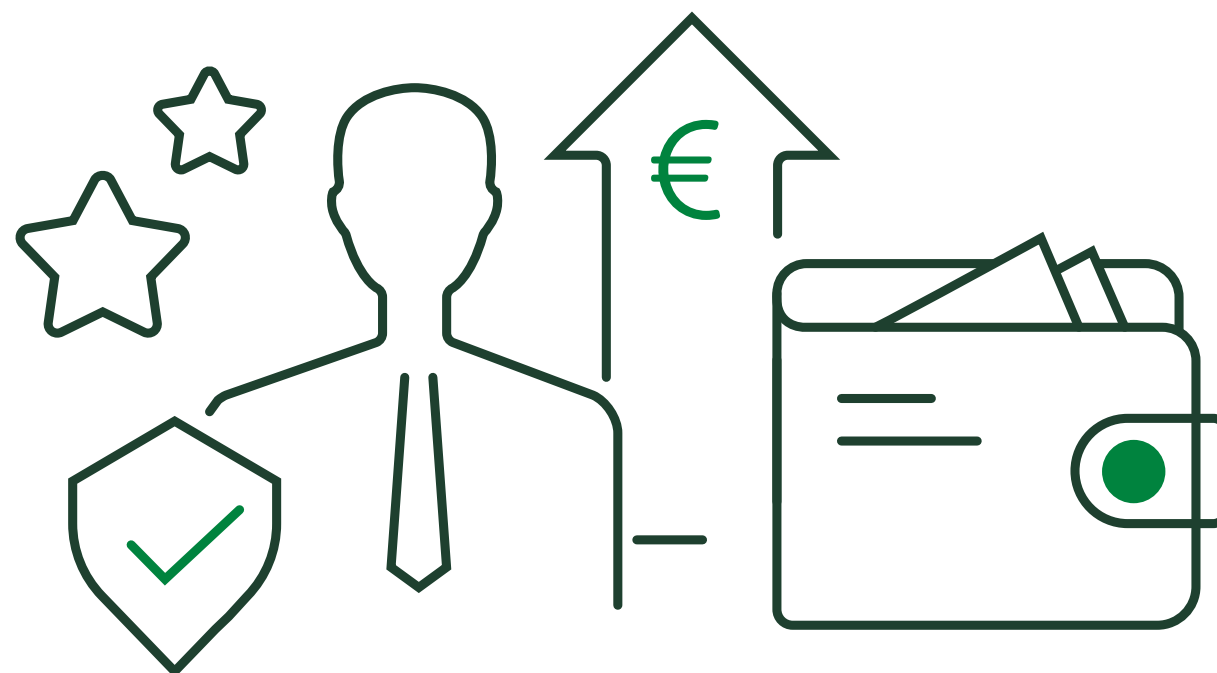
CARMIGNAC
INVESTING IN YOUR INTEREST

HOW TO GENERATE ADDITIONAL INCOME THROUGH ASSET MANAGEMENT

By placing their savings in an investment fund, investors entrust the management of all or part of their financial assets to professionals who aim to get the most from this capital. This solution can be used to generate additional income and is especially useful when it is time to retire.



ENTRUSTING THE MANAGEMENT OF YOUR ASSETS TO PROFESSIONALS



A **portfolio manager** is an **expert** capable of investing in multiple financial asset classes (equities, bonds, currencies, etc.) with the aim of **optimising your returns** while limiting the risks incurred.



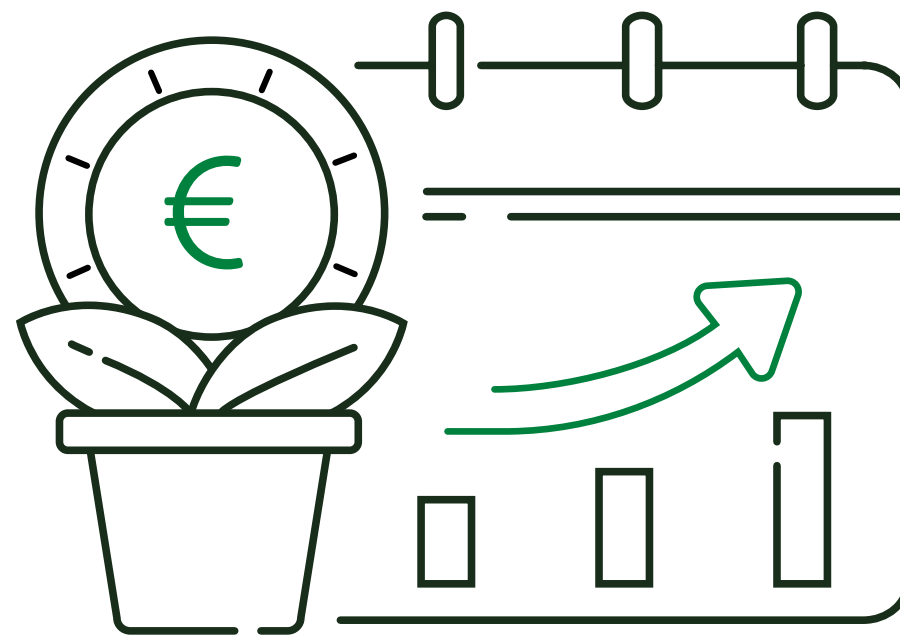
ASSET DIVERSIFICATION GUARANTEED



Asset management allows you to **diversify** your investments across a **range of asset classes**. The assets can come from any region and any sector of activity in order to **minimise the risks of capital loss**.



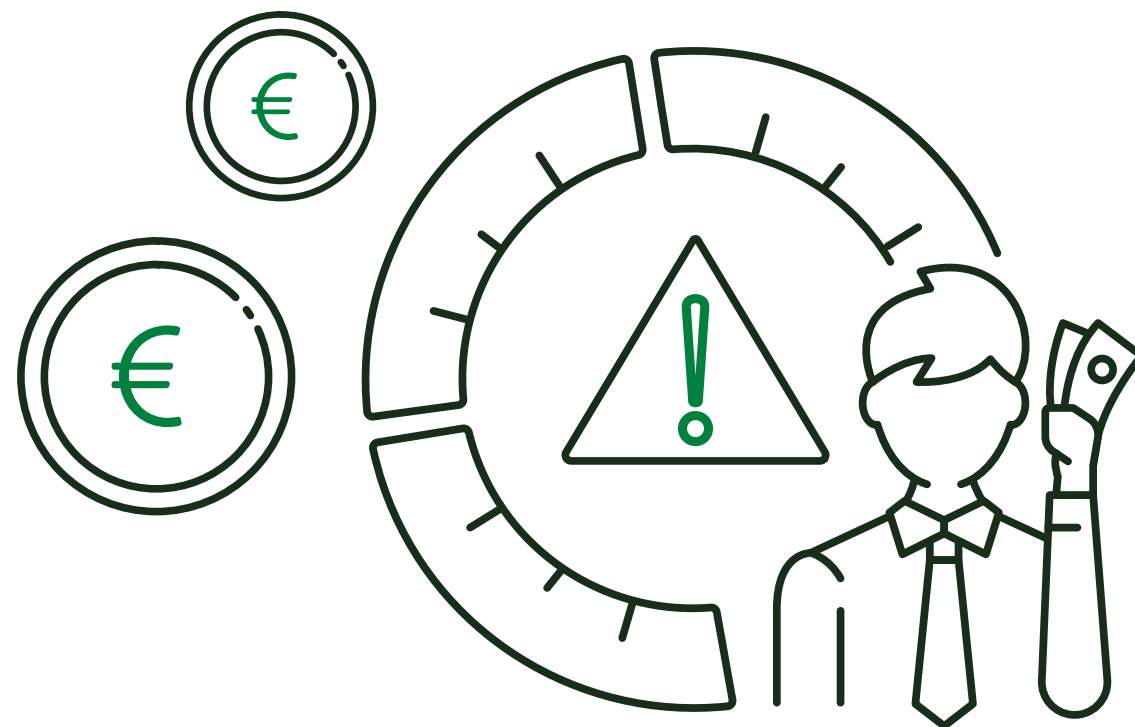
OPTIMISING PROFITABILITY OVER THE LONG TERM



The **longer your investment horizon**, the more your manager will be able to optimise the profitability of investments by investing over the long term. They will take a **global and complementary approach** in terms of the financial assets, geographical area and sector of activity selected.



CHANGES IN YOUR SENSITIVITY TO FINANCIAL RISKS OVER TIME



Dynamic, balanced or conservative? As your income and needs change, your investor profile, and therefore your level of financial risk exposure, changes.



OPTION TO PARTICIPATE IN THE FINANCING OF THE SUSTAINABLE ECONOMY



Asset management professionals have a wide range of **sustainable** funds available to them, i.e. portfolios that meet **environmental, social and governance (ESG) criteria**.