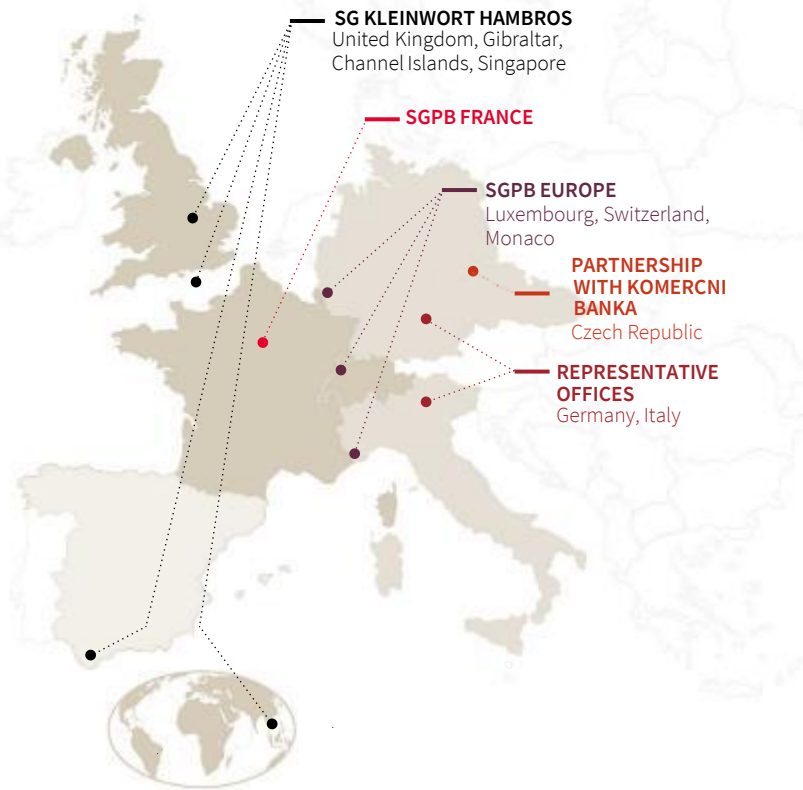




**WEALTH PLANNING,  
AN EXPERTISE AT THE HEART  
OF OUR INTERNATIONAL  
PRIVATE BANKING OFFERING**

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# AN INTERNATIONAL PRIVATE BANK WITH A STRONG EUROPEAN PRESENCE



All our experts at Societe Generale Private Banking are determined to work with you to build a comprehensive and coherent solution that incorporates your specific goals and is tailored to your needs in multiple jurisdictions.

Our expertise in wealth planning, structured products and implementation of complex loans is renowned among industry professionals.

Corporate Social Responsibility (CSR) has now become a strategic objective.

Building a responsible organisation is a fundamental component of our long-term vision.

Under this responsible leadership, our aim is to serve our stakeholders - namely our clients, colleagues, community and the climate itself - as a responsible bank.

We are committed to continuously evolving and adapting in order to better incorporate the transition and physical risks that arise with the durability of an offering and a business model.

## BERTRAND COZZAROLO

HEAD OF SOCIETE GENERALE PRIVATE BANKING

## Key Figures

END-JUNE 2023



## Our Awards

Best Private Bank - Credit Provider

WealthBriefing European Awards 2022 & 2023

Best European Private Bank – Succession Planning

Euromoney 2023

Best Private Bank – Wealth Planning Team

WealthBriefing European Awards 2023

# SOCIETE GENERALE PRIVATE BANKING EUROPE

By your side in  
continental Europe

**ENTITIES**  
Luxembourg,  
Monaco, Switzerland

**MARKETS**  
France, Italy, Germany, Belgium,  
United Kingdom, Greece, Middle East,  
Latin America

Société Générale Private Banking Europe has been present in the core private banking markets of Luxembourg, Monaco and Switzerland for over 100 years.

Our reach extends beyond its 3 domestic markets via its representative offices in Germany and its branch in Italy.

Societe Generale Private Banking Europe provides cross-border support thanks to our dedicated team, organized by geographical zones to accompany you, your family and business.

Our proprietary asset management company, Société Générale Private Wealth Management, is at the heart of this model. It is exclusively dedicated to supporting the activities of our private bank. It also provides access to the trading room, reserved for our most affluent clients who share our values of expertise, strong convictions and performance.

Our lending capabilities have been recognized by our clients, making Société Générale Private Banking Europe a privileged partner for the long term.

## OLIVIER LECLER

CEO OF SOCIETE GENERALE PRIVATE BANKING EUROPE

## Key Figures

END-JUNE 2023



## Our Awards

Best Private Bank – Switzerland –  
Credit provider

**WealthBriefing Swiss  
Awards 2023**

Wealth Management Business  
- Benelux

**WealthBriefing European  
Awards 2023**

Best Private bank –  
Luxembourg

**Euromoney 2023**

Best Private Bank –  
Monaco / Luxembourg

**Global private banking  
Innovation Awards 2023**

# SOCIETE GENERALE PRIVATE BANKING LUXEMBOURG



## Tracing its history back to 1893, the Societe Generale Luxembourg is the oldest foreign banking institution in the Grand Duchy.

Since the day we opened our doors, we have contributed to the development of Luxembourg industry which has allowed us to play a role in the emergence of the financial centre.

Drawing on our extensive experience, we have developed all the capacities of a multi business bank at the very heart of Europe.

Societe Generale Private Banking Luxembourg offers global financial engineering and wealth management solutions, combined with comprehensive expertise in structured products and derivatives, hedge funds, mutual funds, private equity funds, life insurance contracts and real estate investment solutions.



**PRIVATE  
BANKING**



**SECURITIES  
SERVICES**



**CORPORATE AND  
INVESTING  
BANKING**



**TRADING  
FLOOR**

## LUXEMBOURG: MAJOR FINANCIAL CENTRE

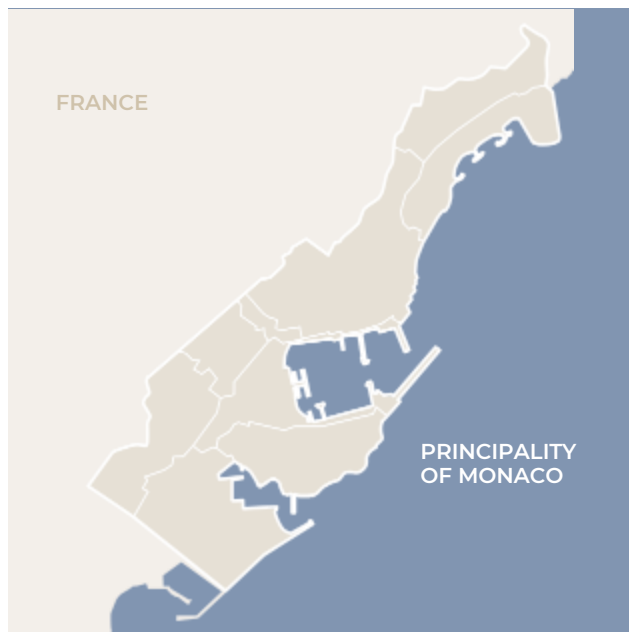
- 125 banks originating from 26 different countries (January 2022)
- No. 1 euro zone Private Banking centre
- No. 1 European investment fund centre

## STABILITY, SECURITY AND SKILL

- A stable, secure and business-oriented institutional, regulatory and political environment
- AAA rating (S&P, Fitch Ratings, Moody's - 2022)
- A multi-lingual, highly qualified population
- Government on a human scale, pragmatic and innovation focused



# SOCIETE GENERALE PRIVATE BANKING MONACO



## A FINANCIAL CENTRE WITH A STRONG FOCUS ON EUROPE AND THE INTERNATIONAL MARKET

- 58 asset management companies
- 70% of assets deposited by non-resident clients
- A prosperous, solid, professional and regulated financial centre

## The Principality enjoys a stable political environment, with a secure framework and an excellent quality of life in the heart of the French Riviera.

Established in the Principality of Monaco since 1903, the Societe Generale Group in Monaco has served its clients for more than a century.

Operating as a Retail Bank and a Private Bank, we cover the professional and personal banking needs of our clients in perfect synergy.

The branches and brands of Société de Banque Monaco (Crédit du Nord Group) and Societe Generale in Monaco Have merged on Jan 1<sup>st</sup> 2023 to form a new major player.

With more than 300 employees, the new bank is one of the top banking employers with 25,000 retail banking clients (more than 20,000 individuals and 5,000 legal entities).

Societe Generale Monaco is the leading bank for corporates and professionals, and the number one lender in the financial centre.

For a decade, Societe Generale Private Banking (Monaco) has been recognised as the benchmark and the centre of expertise in terms of financing (luxury properties, super yachts, Lombard loans), a complementary business to its asset management expertise.



**PRIVATE BANKING**  
WEALTH MANAGEMENT

1 dedicated location  
in Monte Carlo



**RETAIL BANKING**

PRIVATE AND PROFESSIONAL  
CLIENT BASE

5 branches  
spread out across  
the Principality  
1 business centre  
for Corporate clients



# SOCIETE GENERALE PRIVATE BANKING SWITZERLAND



## SERVING OUR CLIENTS SINCE 1897

In Switzerland, Societe Generale meets the needs of high net worth individuals, family offices, independent wealth managers, large corporates, multi-nationals, financial institutions and the public sector.

Societe Generale Private Banking Switzerland combines all the Group's areas of expertise to offer an integrated, bespoke range of products and services tailored to the specific needs of our clients. These clients benefit from the financial strength and expertise of a major international banking group, combined with our Swiss savoir-faire built up over the course of the last 120 years.

Our 400 employees are based in Geneva and Zurich. This close-knit structure lays the foundation for an entrepreneurial approach that always starts with the client's need.

## AN INTERNATIONAL FINANCIAL CENTRE

- World leader in cross-border Private Banking
- A multi-lingual, highly qualified population



PRIVATE  
BANKING



SPECIALISED  
LENDING

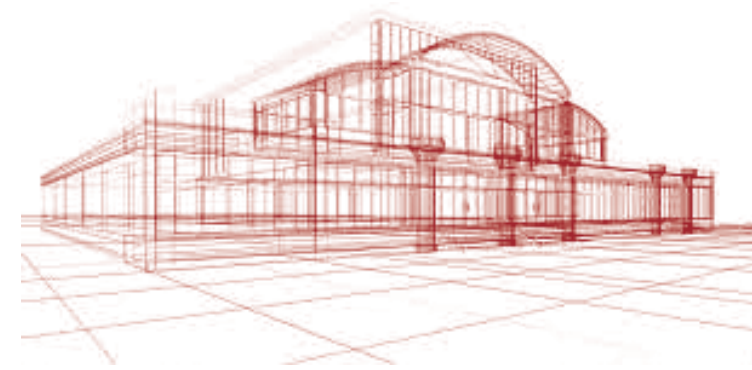
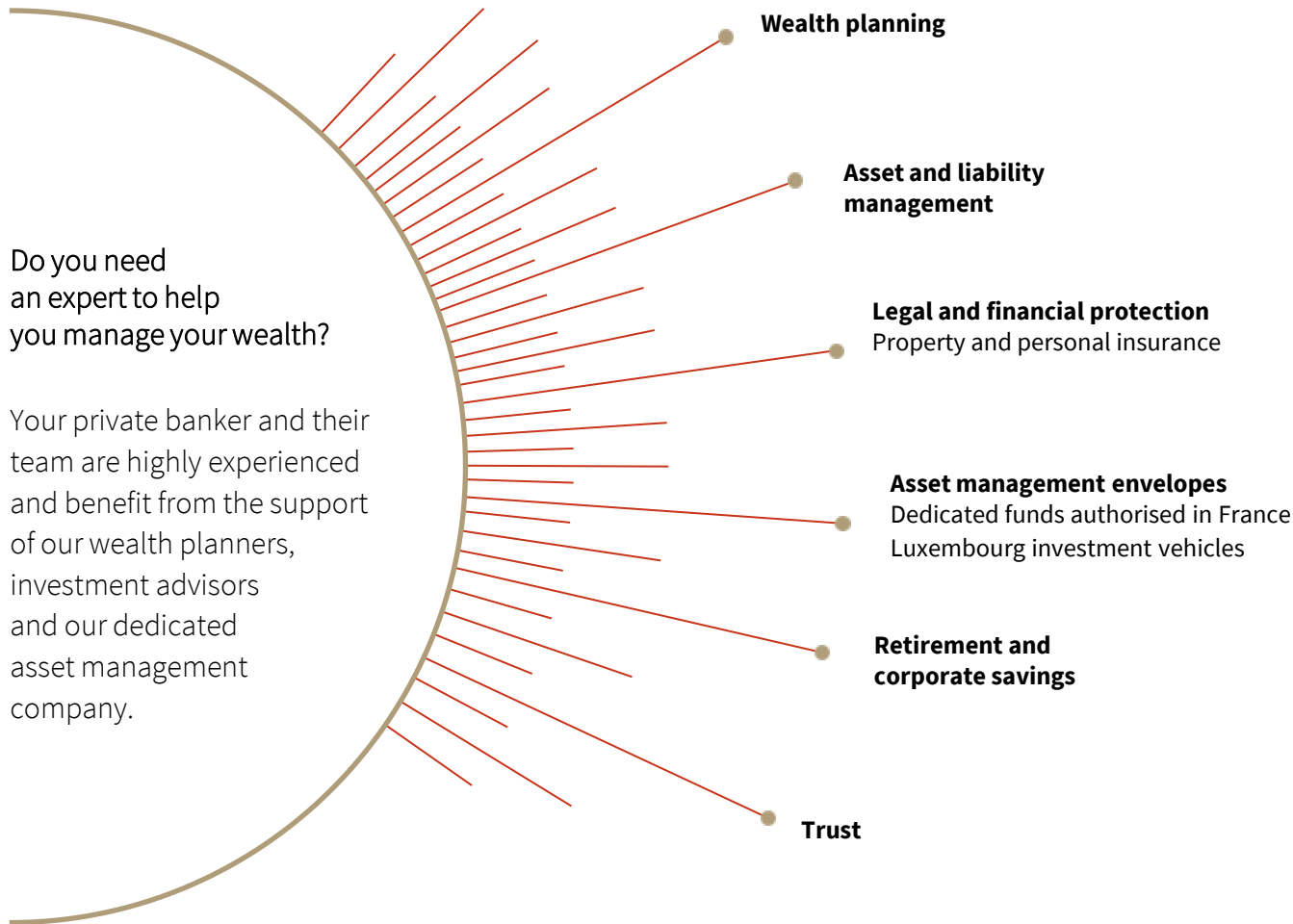


CORPORATE AND  
INVESTING BANKING



# ORGANISE

Steering your wealth management



## A WEALTH MANAGEMENT EXPERT

Your Private Banker and wealth planners, with the support of their international peers, if necessary are able to create and implement your wealth plan.

They will help you to build a bespoke and adaptive wealth management strategy, in coordination with your legal and tax advisors, depending on your specific situation, residence, current/future needs and risk profile.

Our teams work in more than 70 jurisdictions and offer appropriate while respecting the related regulations and taxation.

These services may not be offered by all SGPB entities, so we invite you to contact your local entity for more information

# TRANSFER

Sustaining your wealth

Are you thinking about how to pass on your wealth, in accordance with your values and convictions?

All of our Private Banking experts, from our Wealth Planners to our insurers and our philanthropy expert, will be able to assist you and guide you in anticipating this transfer.

## Succession Planning

### Life insurance

Contracts under French and/or Luxembourg law, in-house and/or offered by our partners

### Philanthropy

Fondation 29 Haussmann  
Charities  
Philanthro-Lab

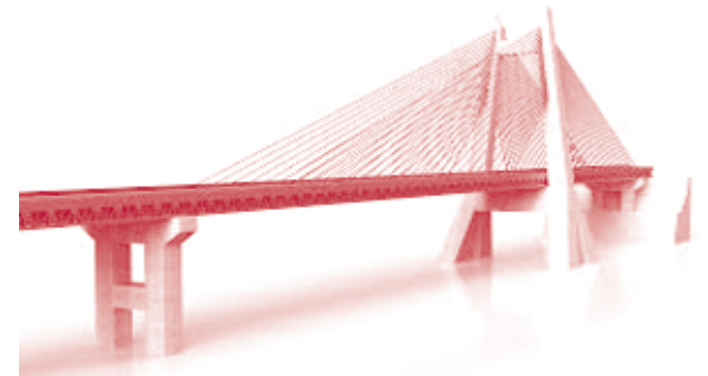
### Support the next generation

“Next Gen” training courses

### Financing-based strategies

Refinancing of partner current accounts  
Leveraged acquisitions by family-owned companies  
Etc.

*These services may not be offered by all SGPB entities, so we invite you to contact your local entity for more information*



## DEDICATED SUPPORT

The transfer of private or professional wealth calls for anticipation and detailed planning.

We work with you to build a tailored approach that incorporates your choices and the opinions of your usual advisors (inheritance, donation, bequest, etc.) in your best interests as well as those of your loved ones.

We work with your advisor to build together a customized approach aligned with your objectives (organisation of your succession devolution, anticipation of transmission...) in your interest and that of your loved ones.

When the time comes, you will be able to transfer your wealth in the best possible conditions.

Each fortune is unique and reflects a story. Preserving, enhancing and passing it on are essential challenges to which we are committed.



The background of the image is a close-up, low-angle shot of a highly ornate, classical-style ceiling. The ceiling features multiple layers of decorative moldings and scrollwork in a light beige or cream color. The central part of the ceiling is a deep, warm red or terracotta color, which is framed by these intricate scrollwork patterns. The lighting is soft and even, highlighting the textures and curves of the architecture.

**OUR WEALTH PLANNING EXPERTISE**

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# INVESTMENT CONSULTANTS & WEALTH PLANNERS: EXPERTS AT YOUR SERVICE

## Investment Consultants

Societe Generale Private Banking provides you with expertise in asset allocation and bespoke investment strategy.

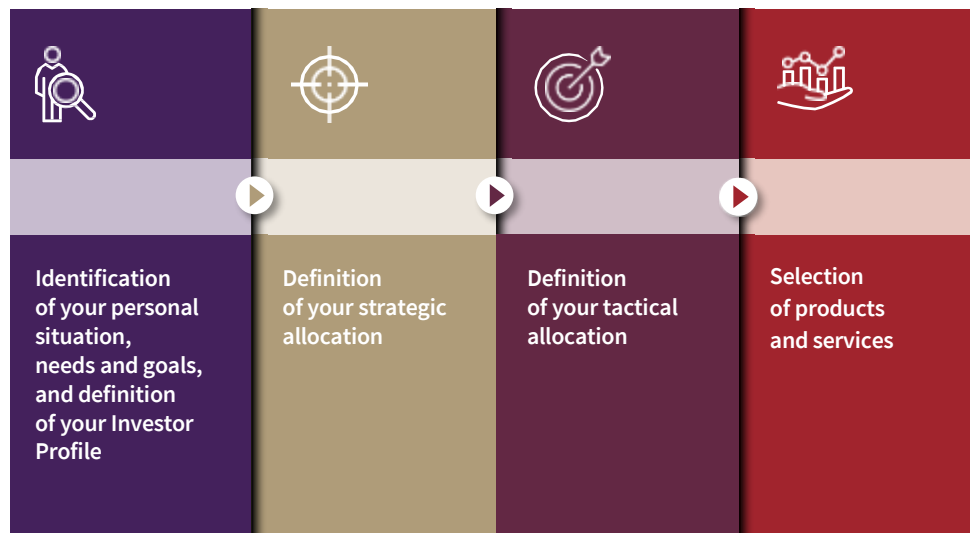
We offer investment solutions and services best suited to your Investor Profile, in open architecture format, and in close collaboration with the Investment Bank and all areas of Private Banking expertise.

## Wealth Planners

We take the time to review your personal, professional and family situation so that our wealth planners can develop a comprehensive strategy with you.

Drawing on this analysis, we recommend tailor-made solutions that are approved by your legal and tax advisors. At each key milestone in your life, our experts are on hand to adapt your wealth management strategy.

### A CLEARLY DEFINED PROCESS



### AN INTEGRATED APPROACH

Wealth management strategy, fiduciary services and life insurance.

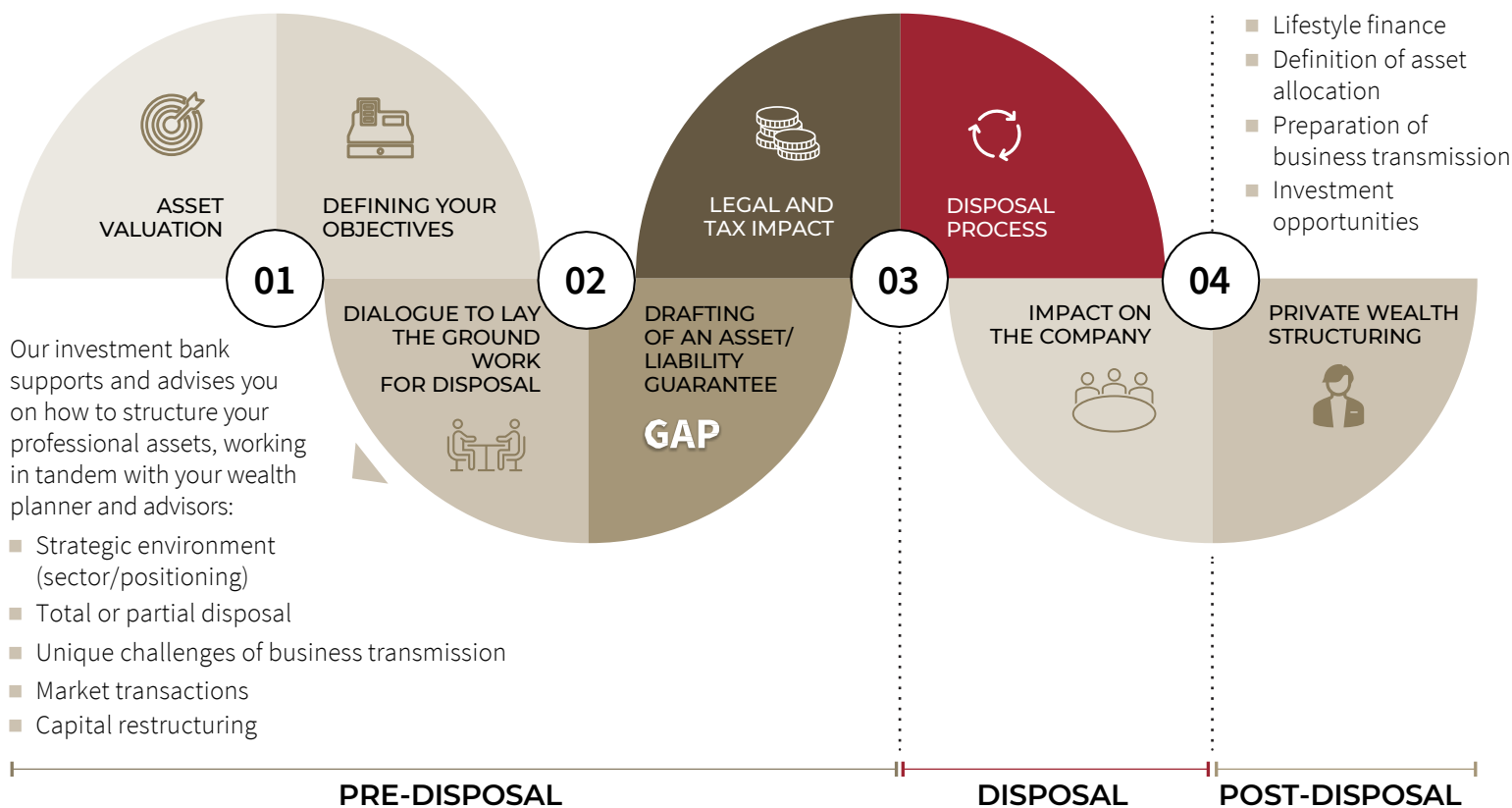
### A WIDE RANGE OF SOLUTIONS

Tools for wealth transmission and ownership structures, dedicated funds and family funds.

# DISPOSAL PLANNING

From shoring up the company following a retirement to transmitting the business to one of your children or managers, your Wealth Planner will be there to assist you every step of the way.

Drawing on their experience and their legal, tax and banking culture, your Wealth Planner will be the technical coordinator for your advisory needs across the entire group, and will also promote new ideas.



Our investment bank supports and advises you on how to structure your professional assets, working in tandem with your wealth planner and advisors:

- Strategic environment (sector/positioning)
- Total or partial disposal
- Unique challenges of business transmission
- Market transactions
- Capital restructuring



## Key Figures

63

wealth planners all across France

3

of whom are dedicated to the 29H team

474

disposals handled in 2022



## Our Awards

Best European Private Bank – Wealth Planning

**WealthBriefing Awards 2023**

Best Private Bank – Succession Planning

**Euromoney 2022**

# WEALTH MANAGEMENT FUNDS

You're a group of private investors, looking for solutions to structure your personal and professional wealth, also allowing you to manage your real estate club deals or private equity investments. We can provide you with dedicated investment funds.

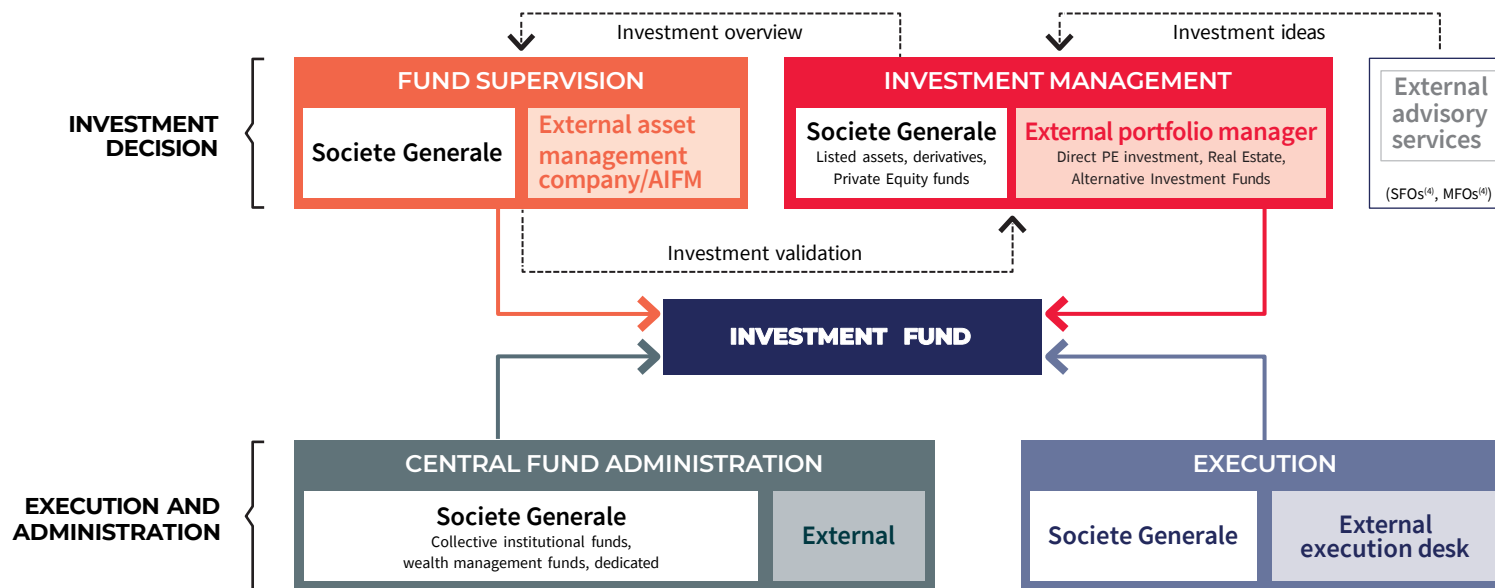
For many years, Societe Generale Luxembourg has offered turnkey or bespoke investment solutions, including fund administration, transfer agency, depositary banking and AIFM services.

Luxembourg-law investment funds can meet a variety of objectives with strong legal security.

Available to asset management companies and informed investors alike, these collective investment vehicles benefit from institutional services. Working alongside your legal and tax advisors, we help you make your projects a reality.

## OUR STRENGTHS

- €5,500 billion in assets under management held in Luxembourg via investment funds
- Main asset classes under administration: 85% Private Equity, 5% Real Estate
- More than 350 asset management companies established in Luxembourg



## YOUR OWN FUND

3 vehicles preferred for unlisted assets  
 SICAR<sup>(1)</sup>  
 FIS<sup>(2)</sup>  
 FIAR<sup>(3)</sup>

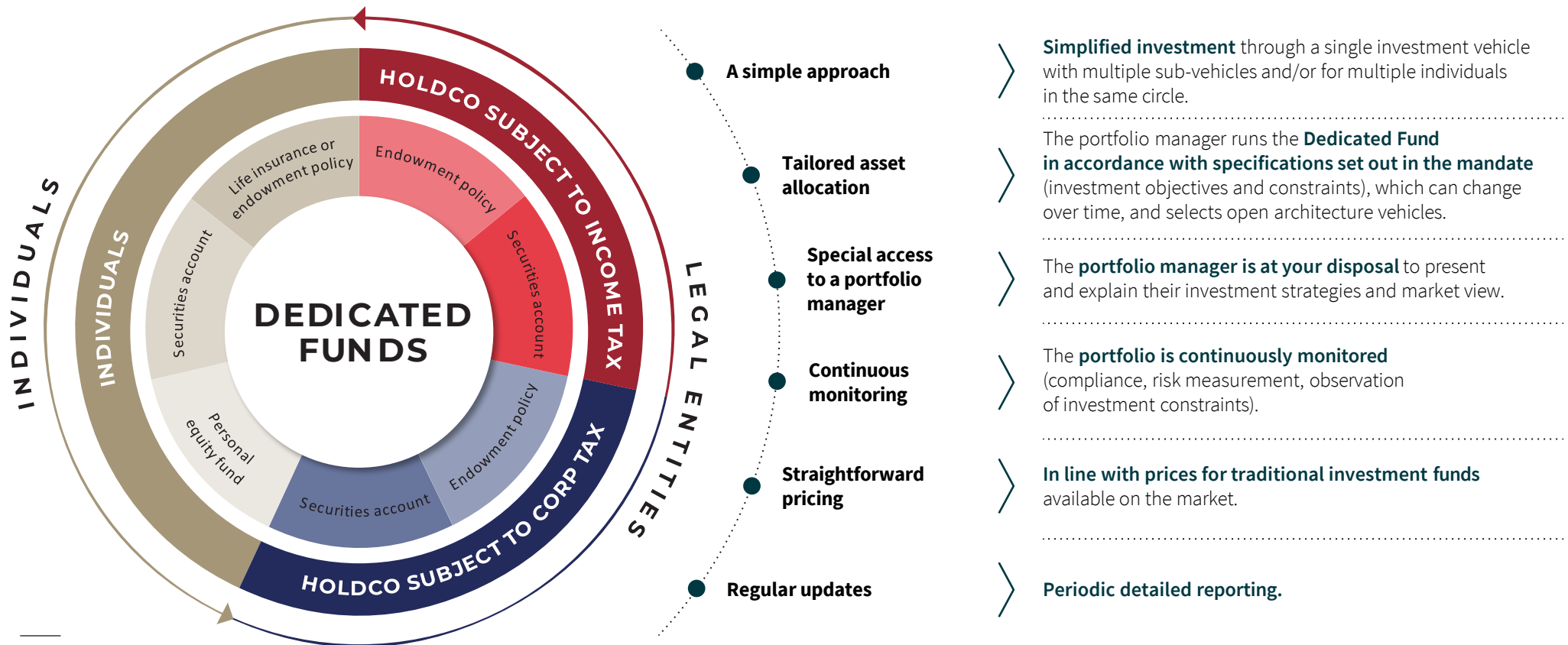
## YOUR STRATEGY WITHIN A DEDICATED SUB-FUND OFFERED BY SOCIETE GENERALE

(1) Société d'investissement en Capital à Risque (venture capital investment firm). (2) Fonds d'Investissement Spécialisé (specialised investment fund). (3) Fonds d'investissement Alternatif Réserve (reserved alternative investment fund). (4) SFO: Single Family Office. (5) MFO: Multi Family Office.

# DEDICATED FUNDS

## A single management pocket for multiple counterparties.

Managed by our management company in FCP (Mutual Funds) or SICAV (Investment Companies with Variable Capital) format, the dedicated fund adopts a tailor-made, long-term wealth management approach. Built in accordance with specifications defined with the client, it offers multiple advantages: units of the dedicated fund can be subscribed by one or more individuals or legal entities, through highly varied sub-vehicles.



(\*) Sous conditions

# LEGAL AND FINANCIAL PROTECTION OF YOUR WEALTH

Using the tools made available by our retail bank, investment bank and insurers, and your legal advisors, we can work together to protect what is most valuable to you.

## Organising wealth preservation takes planning.

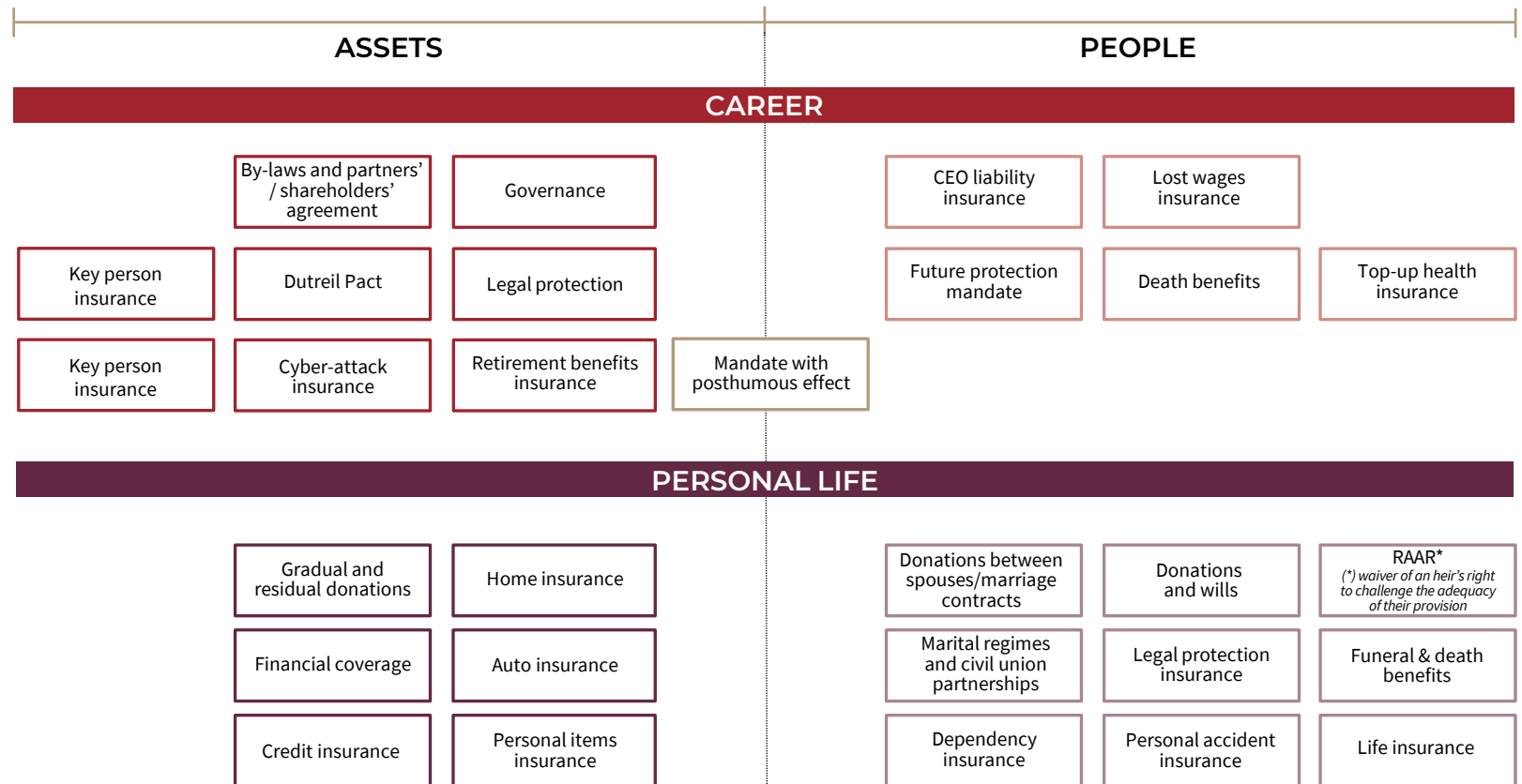
It is built one brick at a time.

Robust protection is comprehensive, covering financial or legal aspects, provided

by a bank, insurer or legal advisor.

Just like a building, some parts are laid to form the foundation that supports the rest of the structure.

Working with your wealth planner, and based on your individual goals and your situation, our teams will practice due diligence and propose coherent, long-lasting solutions.



# LIFE INSURANCE

## Do you want to diversify your savings while benefiting from capable wealth management expertise?

Every day, our experts help Private Bankers choose open architecture insurance solutions that fit seamlessly into our Private Banking offer.

Our offer complies with the regulatory requirements of our clients' countries of residence. It can also address specific heritage preservation needs.

### FRENCH COMPANIES PARTNERED WITH SG PRIVATE BANKING FRANCE

100% brokerage



### LUXEMBOURG COMPANIES PARTNERED WITH SGLIB\*

Co-broker with SG Private Banking



### OPEN-ARCHITECTURE INVESTMENT SUPPORT

Our SGPB life insurance experts provide Societe Generale Private Banking clients with the most appropriate policies for their situation and wealth planning objectives, while maintaining the **highest quality of service**.

They offer real support in terms of wealth, legal and tax planning, coupled with analysis of investment solutions. They also conduct a permanent regulatory watch.

Our experts have a global, cross-business vision of the specific characteristics associated with insurance investments (life or endowment policies), providing our clients with responsiveness and precision in meeting their needs over the full term of the policy.

### BENEFITS OF LUXEMBOURG LIFE INSURANCE:

- Asset security
- Asset segregation
- Continuous oversight of representative assets by the regulator
- “Super privilege” of subscribers
- Our Luxembourg life insurance broker SGLIB offers the benefit of its expertise in the following fields :
  - Selection of products from 9 different insurers
  - Broad coverage of SGPB’s international private banking clients
  - Insurance proposals complying with cross border rules

(\*) Societe Generale Luxembourg Insurance Broker.

# HELPING YOU STRUCTURE YOUR PHILANTHROPIC ENDEAVOURS

Embarking on a philanthropic journey means building a strategy that is meaningful to you and your family, and has a positive impact on society.

## OUR AREAS OF EXPERTISE:



Helping you define your philanthropic strategy throughout your planning process, whatever your needs and the development stage of your project.



Helping you structure your donation approach, creating an appropriate philanthropic vehicle where applicable (foundation, endowment fund), planning its governance, determining the associated tax impacts and assessing its impact on society.



Bringing together your loved ones around a common cause and making it easy for them to get involved.



Sharing our expertise and our networks to put you in contact with your peers, associations working on non-profit projects, and experts.

## A TEAM OF PHILANTHROPIC SUPPORT EXPERTS

Giving meaning to your wealth, bringing together your loved ones around a common cause, leaving your mark, acting with altruism and supporting causes you hold dear: given the myriad challenges facing society and the all ways in which you can make a difference, it makes sense to seek guidance at each stage of your project.

To support your commitment, Societe Generale Private Banking has developed a dedicated service comprised of experts in philanthropy, wealth planners, tax and legal advisors, who work closely with your Private Banker and your own advisors (notaries public, solicitors, etc.)

## NOTRE ENGAGEMENT VIA LA FONDATION 29 HAUSSMANN

Founded in 2009 under the aegis of Fondation de France, Fondation 29 Haussmann supports associations working with children, particularly vulnerable children, to give them the best opportunities to grow and become good citizens in the future.

The Foundation works as an incubator and offers structural support over three years to non-profits with strong development potential.

You too can support these efforts and try out your philanthropic commitment with our support, giving you a clear idea of how a foundation works.



GRAND PRIX  
de la PHILANTHROPIE

Expertise recognised  
by the Grand Prix de la Philanthropie  
award in October 2022



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For a more comprehensive definition and description of risks, please refer to the prospectus of the product or, if necessary, to other regulatory documentation (where applicable) before making any investment decisions.

The offers related to the activities and wealth management and financial information presented in this document depend on each client's personal situation, the legislation that applies to them, and their tax residence.

The potential investor is responsible for consulting with their legal and tax advisors that he/she is in compliance with the local and regulatory provisions of the relevant jurisdiction. Under no circumstances may this publication be distributed in the United States, to a US tax resident, or to any persons to whom or in any jurisdictions where such distribution is restricted or illegal.

The offers related to the activities and wealth management and financial information presented in this document may not be suitable or authorised in all Societe Generale Private Banking entities. Furthermore, access to some of these offers is subject to specific eligibility conditions.

Some of the offerings related to the activities and wealth management and financial information presented may carry various risks and incur the potential loss of the entire invested amount, or even unlimited potential loss, and consequently may be restricted to a certain category of investor, and/or be suitable only for experienced investors who are eligible for such solutions.

Accordingly, before subscribing to any investment service, financial product or insurance product, depending on the case and the applicable legislation, the potential investor will be interviewed by their private banker of the Societe Generale Private Banking entity of which they are a client on their investment experience, as well as on their financial situation including their capacity to withstand losses, and their investment objectives including their risk tolerance, in order to determine whether the investor is eligible to subscribe to the financial product(s) and/or investment service(s) under consideration, and whether the investment product(s) and/or service(s) is/are compatible with their investor profile.

The potential investors shall also (i) read all the information contained in the detailed documentation on the service or product under consideration (prospectus, regulations, “Key Investor Information” document, term sheet, notice, contractual terms of the investment service, etc.), paying particular attention to information on the associated risks; and (ii) consult with their legal and tax experts to assess the legal and fiscal implications of the product or service under consideration. Investors may also obtain more detailed information from their Private Banker who can help determine their eligibility for the product or service under consideration which may be subject to conditions, and whether such product or service meets their needs.

A credit facility granted by a Societe Generale Private Banking entity is binding and must be repaid. It will also require assets to be pledged as collateral beforehand. Depending on the applicable laws, the assets pledged as collateral may, when necessary, be seized and/or result in penalties payable by the lender should the lender fail to meet the repayment conditions of the credit facility.

Before deciding to acquire a credit facility, the potential lender (i) shall first and foremost verify their repayment capability, (ii) shall be interviewed by their private banker in order to determine the suitability of the credit facility under consideration, (iii) shall consult with their external legal advisors and tax accountants in order to obtain all the financial, legal and tax-related information required for understanding the characteristics and the risks of the credit facility under consideration, as well as the fiscal implications relevant to their personal situation and the applicable laws, and (iv) shall read all the related contractual and information documentation. Accordingly, under no circumstances shall any Societe Generale Private Banking entity be held liable for any credit facility decision made solely on the basis of the information contained in this document. Any request to acquire a credit facility from a Societe Generale Private Banking entity shall be reviewed by its financing department which shall decide, on the basis of a complete application, whether or not to advance said credit facility. Depending on the applicable laws, the acquisition of a credit facility may have fiscal implications and no tax advice shall be provided by any of the Societe Generale Private Banking entities.

The credit offers related to the information provided in this document shall depend on each client's personal situation, the legislation that applied to them, as well as their tax residence, and may not be adapted or authorised across all the Societe Generale Private Banking entities. The potential borrower is responsible for consulting with their legal and tax advisors that they are in compliance with the local and regulatory provisions of the relevant jurisdiction.

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