

PRESS RELEASE

Evi van Lanschot launches *Evi4Kids*

Online wealth creation now open to anyone under the age of 18

's-Hertogenbosch, the Netherlands, 14 June 2016

- **Investing from €1,000 for children up to the age of 18**
- **Responsible future wealth creation for children**
- **Online convenience; everything at a glance: value, returns and charges**

Evi, Van Lanschot's online savings and investment service, is launching *Evi4Kids*, an Evi asset management product for parents looking to invest for their children. Parents can now open an *Evi4Kids* investment account for children up to the age of 18, starting from as little as €1,000.

Richard Bruens, member of Van Lanschot's Executive Board responsible for Private Banking, observes: "All parents are looking to give their children a great start in life, a good start towards their education, driving licence or first home. The sooner a start is made on wealth creation, the greater the chance of a solid foundation for great future plans. *Evi4Kids* offers an opportunity to start investing at an early age."

An excellent start for the future

From money to wealth: Evi aims to grow your money. And that requires stable investment policies focused on the long term and keeping in mind the risks of investing. *Evi4Kids* enables responsible wealth creation for children, while also offering grandparents a nice way to give their grandchildren a leg-up.

How it works

Parents open an *Evi4Kids* investment account in the name of their child under 18, and so relinquish control of any money transferred – as the account is in the child's name, the money is the child's and no longer the parents'.

***Evi4Kids* and tax**

Until the child reaches the age of 18, his or her parents should include the account balance (the full balance to one parent or part of it to each parent) in their tax return(s) under 'Box 3: Income from savings and investments'.

Note that, in the Netherlands, rules govern the amount parents are allowed to give to their children. In 2016, parents can between them give their child €5,304 tax-free, and their children will not be subject to any gift or inheritance tax on this amount. If the money so given exceeds that amount, children are liable for gift tax on the excess. Grans and grandads can also give money using *Evi4Kids*, up to a total of €2,122 tax-free a year. To do this they have to go through the parents, who can then transfer it into their children's *Evi4Kids* accounts.

About Evi

Evi aims to grow your money – and without losing track of wealth preservation. Because Evi has its own way of creating wealth: investing and saving online while drawing on the knowledge and expertise of Van Lanschot Bankiers. That's Evi.

Evi was launched in the summer of 2013 and is part of Van Lanschot. To date, some €1.5 billion has been entrusted to Evi in Belgium and the Netherlands. Although essentially an online service, Evi will be happy to put you in touch with a team of specialists if you wish.



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Van Lanschot is the oldest independent bank in the Netherlands with a history dating back to 1737. Van Lanschot, a wealth manager operating under the Van Lanschot, Kempen & Co and Evi van Lanschot brand names, is active in Private Banking, Asset Management and Merchant Banking, with the aim of preserving and creating wealth for its clients. Van Lanschot NV is listed on Euronext Amsterdam.

F. van Lanschot Bankiers N.V. has its registered office at Hooge Steenweg 29, 5211 JN 's-Hertogenbosch, the Netherlands (Chamber of Commerce for 's-Hertogenbosch no. 16038212, VAT identification number NL.004670632.B.01. F. van Lanschot Bankiers N.V. is registered as a bank with the Netherlands Authority for the Financial Markets (AFM), Postbus 11723 1001 GS Amsterdam, and De Nederlandsche Bank N.V. (DNB), Postbus 98 1000 AB Amsterdam, in the Financial Supervision Act (Wft) register.