

Automatische risicoafbouw bij modelbeleggen

Doet u aan modelbeleggen?

En heeft u automatische risicoafbouw aanstaan? Dan bouwen we het risico van uw aandelen richting de einddatum geleidelijk af. Concreet betekent dat dat we vanaf 15 jaar voor de einddatum steeds iets veiliger gaan beleggen (lees: meer in obligaties, minder in aandelen). Hoeveel participaties in aandelenfondsen we jaarlijks voor u verkopen, is afhankelijk van het model waarin u belegt en het aantal jaren tot de einddatum van uw rekening. Hieronder leest u per model hoeveel van uw geld u op bepaalde momenten in bepaalde fondsen belegt.

Zeer defensief

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds C-Hedged	BND Wereld Indexfonds C-Unhedged	BND Emerging Markets Indexfonds-B	BND Small Cap Wereld Indexfonds-B	Wereld Obligatie Indexfonds-C	Euro Investment Grade Obligatie Indexfonds	Euro Staatsobligatie Indexfonds	Euro Staatsobligatie Indexfonds Inflatie
16	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
15	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
14	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
13	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
12	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
11	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
10	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
9	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
8	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
7	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
6	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
5	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
4	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
3	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
2	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%
1	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	11%	4,50%

Defensief

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds C-Hedged	BND Wereld Indexfonds C-Unhedged	BND Emerging Markets Indexfonds-B	BND Small Cap Wereld Indexfonds-B	Wereld Obligatie Indexfonds-C	Euro Investment Grade Obligatie Indexfonds	Euro Staatsobligatie Indexfonds	Euro Staatsobligatie Indexfonds Inflatie
16	30%	70%	13,73%	9,51%	3,59%	3,17%	48,44%	10,36%	7,70%	3,50%
15	29%	71%	13,30%	9,21%	3,48%	3,08%	49,08%	10,50%	7,80%	3,55%
14	28%	72%	12,86%	8,90%	3,36%	2,97%	49,75%	10,64%	7,91%	3,60%
13	27%	73%	12,39%	8,58%	3,24%	2,86%	50,46%	10,79%	8,02%	3,65%
12	26%	74%	11,90%	8,24%	3,11%	2,75%	51,20%	10,95%	8,14%	3,70%
11	25%	75%	11,38%	7,88%	2,98%	2,63%	51,98%	11,12%	8,26%	3,76%
10	24%	76%	10,84%	7,51%	2,84%	2,51%	52,80%	11,29%	8,39%	3,82%
9	22%	78%	10,27%	7,12%	2,69%	2,38%	53,66%	11,48%	8,53%	3,88%
8	21%	79%	9,68%	6,70%	2,53%	2,24%	54,56%	11,67%	8,67%	3,94%
7	20%	80%	9,05%	6,27%	2,37%	2,09%	55,51%	11,87%	8,82%	4,01%
6	18%	82%	8,39%	5,81%	2,20%	1,94%	56,51%	12,09%	8,98%	4,08%
5	17%	83%	7,70%	5,33%	2,01%	1,78%	57,55%	12,31%	9,15%	4,16%
4	15%	85%	6,98%	4,83%	1,83%	1,61%	58,65%	12,54%	9,32%	4,24%
3	14%	86%	6,22%	4,30%	1,63%	1,44%	59,80%	12,79%	9,51%	4,32%
2	12%	88%	5,42%	3,75%	1,42%	1,25%	61,01%	13,05%	9,70%	4,41%
1	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	9,90%	4,50%

Neutraal

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds C-Hedged	BND Wereld Indexfonds C-Unhedged	BND Emerging Markets Indexfonds-B	BND Small Cap Wereld Indexfonds-B	Wereld Obligatie Indexfonds-C	Euro Investment Grade Obligatie Indexfonds	Euro Staatsobligatie Indexfonds	Euro Staatsobligatie Indexfonds Inflatie
16	50%	50%	22,88%	15,85%	5,99%	5,29%	34,60%	7,40%	5,50%	2,50%
15	48%	52%	22,03%	15,26%	5,76%	5,09%	35,88%	7,67%	5,70%	2,59%
14	46%	54%	21,14%	14,64%	5,53%	4,89%	37,23%	7,96%	5,92%	2,69%
13	44%	56%	20,21%	13,99%	5,29%	4,67%	38,64%	8,26%	6,14%	2,79%
12	42%	58%	19,22%	13,31%	5,03%	4,44%	40,13%	8,58%	6,38%	2,90%
11	40%	60%	18,19%	12,60%	4,76%	4,21%	41,69%	8,92%	6,63%	3,01%
10	37%	63%	17,11%	11,85%	4,48%	3,96%	43,33%	9,27%	6,89%	3,13%
9	35%	65%	15,97%	11,06%	4,18%	3,69%	45,04%	9,63%	7,16%	3,25%
8	32%	68%	14,78%	10,24%	3,87%	3,42%	46,85%	10,02%	7,45%	3,39%
7	30%	70%	13,53%	9,37%	3,54%	3,13%	48,74%	10,43%	7,75%	3,52%
6	27%	73%	12,21%	8,46%	3,19%	2,82%	50,73%	10,85%	8,06%	3,67%
5	24%	76%	10,83%	7,50%	2,83%	2,50%	52,82%	11,30%	8,40%	3,82%
4	20%	80%	9,38%	6,49%	2,45%	2,17%	55,02%	11,77%	8,75%	3,98%
3	17%	83%	7,85%	5,44%	2,05%	1,82%	57,32%	12,26%	9,11%	4,14%
2	14%	86%	6,26%	4,33%	1,64%	1,45%	59,74%	12,78%	9,50%	4,32%
1	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	9,90%	4,50%

Offensief

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds C-Hedged	BND Wereld Indexfonds C-Unhedged	BND Emerging Markets Indexfonds-B	BND Small Cap Wereld Indexfonds-B	Wereld Obligatie Indexfonds-C	Euro Investment Grade Obligatie Indexfonds	Euro Staatsobligatie Indexfonds	Euro Staatsobligatie Indexfonds Inflatie
16	70%	30%	32,03%	22,18%	8,38%	7,41%	20,76%	4,44%	3,30%	1,50%
15	67%	33%	30,76%	21,30%	8,05%	7,11%	22,68%	4,85%	3,61%	1,64%
14	64%	36%	29,42%	20,38%	7,70%	6,80%	24,70%	5,28%	3,93%	1,79%
13	61%	39%	28,02%	19,41%	7,33%	6,48%	26,83%	5,74%	4,26%	1,94%
12	58%	42%	26,55%	18,39%	6,94%	6,14%	29,05%	6,21%	4,62%	2,10%
11	55%	45%	25,00%	17,31%	6,54%	5,78%	31,39%	6,71%	4,99%	2,27%
10	51%	49%	23,38%	16,19%	6,12%	5,41%	33,85%	7,24%	5,38%	2,45%
9	47%	53%	21,67%	15,01%	5,67%	5,01%	36,43%	7,79%	5,79%	2,63%
8	43%	57%	19,88%	13,77%	5,20%	4,60%	39,13%	8,37%	6,22%	2,83%
7	39%	61%	18,00%	12,47%	4,71%	4,16%	41,98%	8,98%	6,67%	3,03%
6	35%	65%	16,03%	11,10%	4,19%	3,71%	44,96%	9,62%	7,15%	3,25%
5	30%	70%	13,96%	9,66%	3,65%	3,23%	48,10%	10,29%	7,65%	3,48%
4	26%	74%	11,78%	8,16%	3,08%	2,72%	51,39%	10,99%	8,17%	3,71%
3	21%	79%	9,49%	6,58%	2,48%	2,20%	54,84%	11,73%	8,72%	3,96%
2	16%	84%	7,10%	4,91%	1,86%	1,64%	58,47%	12,51%	9,29%	4,22%
1	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	9,90%	4,50%

Zeer offensief

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds C-Hedged	BND Wereld Indexfonds C-Unhedged	BND Emerging Markets Indexfonds-B	BND Small Cap Wereld Indexfonds-B	Wereld Obligatie Indexfonds-C	Euro Investment Grade Obligatie Indexfonds	Euro Staatsobligatie Indexfonds	Euro Staatsobligatie Indexfonds Inflatie
16	100%	0%	45,76%	31,69%	11,97%	10,58%	0,00%	0,00%	0,00%	0,00%
15	96%	4%	43,85%	30,37%	11,47%	10,14%	2,89%	0,62%	0,46%	0,21%
14	91%	9%	41,85%	28,98%	10,95%	9,68%	5,92%	1,27%	0,94%	0,43%
13	87%	13%	39,74%	27,52%	10,40%	9,19%	9,10%	1,95%	1,45%	0,66%
12	82%	18%	37,53%	25,99%	9,82%	8,68%	12,44%	2,66%	1,98%	0,90%
11	77%	23%	35,21%	24,39%	9,21%	8,14%	15,95%	3,41%	2,54%	1,15%
10	72%	28%	32,78%	22,70%	8,57%	7,58%	19,63%	4,20%	3,12%	1,42%
9	66%	34%	30,22%	20,93%	7,91%	6,99%	23,50%	5,03%	3,74%	1,70%
8	60%	40%	27,53%	19,07%	7,20%	6,37%	27,56%	5,89%	4,38%	1,99%
7	54%	46%	24,72%	17,12%	6,47%	5,71%	31,82%	6,81%	5,06%	2,30%
6	48%	52%	21,75%	15,07%	5,69%	5,03%	36,30%	7,76%	5,77%	2,62%
5	41%	59%	18,65%	12,91%	4,88%	4,31%	41,00%	8,77%	6,52%	2,96%
4	34%	66%	15,38%	10,65%	4,02%	3,56%	45,94%	9,83%	7,30%	3,32%
3	26%	74%	11,95%	8,28%	3,13%	2,76%	51,12%	10,93%	8,13%	3,69%
2	18%	82%	8,35%	5,79%	2,19%	1,93%	56,57%	12,10%	8,99%	4,09%
1	10%	90%	4,58%	3,17%	1,20%	1,06%	62,28%	13,32%	9,90%	4,50%