# Automatische risicoafbouw bij onze groene modelportefeuilles

## Heeft u een groene modelportefeuille?

En heeft u automatische risicoafbouw aanstaan? Dan bouwen we het risico van uw beleggingen geleidelijk af naarmate de einddatum nadert. Concreet betekent dat dat u vanaf 15 jaar voor de einddatum steeds iets veiliger gaat 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 hoe ver weg de einddatum van uw rekening ligt. Hieronder leest u per model hoeveel van uw geld u op bepaalde momenten in bepaalde fondsen belegt.

Let op dat een afwijkend pad kan gelden als u risicoafbouw binnen 15 jaar voor de einddatum aan of uit zet, of wanneer u de einddatum aanpast

## GROEN ZEER OFFENSIEF

| Jaren tot einddatum | Percentage aandelen | Percentage obligaties | BND Wereld Indexfonds Totaal Carbon Screened | BND Green Bond Indexfonds |
|---|---|---|---|---|
| 16 | 100% | 0% | 100,00% | 0,00% |
| 15 | 96% | 4% | 95,83% | 4,17% |
| 14 | 91% | 9% | 91,45% | 8,55% |
| 13 | 87% | 13% | 86,85% | 13,15% |
| 12 | 82% | 18% | 82,02% | 17,98% |
| 11 | 77% | 23% | 76,95% | 23,05% |
| 10 | 72% | 28% | 71,63% | 28,37% |
| 9 | 66% | 34% | 66,04% | 33,96% |
| 8 | 60% | 40% | 60,17% | 39,83% |
| 7 | 54% | 46% | 54,01% | 45,99% |
| 6 | 48% | 52% | 47,54% | 52,46% |
| 5 | 41% | 59% | 40,75% | 59,25% |
| 4 | 34% | 66% | 33,61% | 66,39% |
| 3 | 26% | 74% | 26,12% | 73,88% |
| 2 | 18% | 82% | 18,26% | 81,74% |
| 1 | 10% | 90% | 10,00% | 90,00% |

## GROEN OFFENSIEF

| Jaren tot einddatum | Percentage aandelen | Percentage obligaties | BND Wereld Indexfonds Totaal Carbon Screened | BND Green Bond Indexfonds |
|---|---|---|---|---|
| 16 | 70% | 30% | 70,00% | 30,00% |
| 15 | 67% | 33% | 67,22% | 32,78% |
| 14 | 64% | 36% | 64,30% | 35,70% |
| 13 | 61% | 39% | 61,23% | 38,77% |
| 12 | 58% | 42% | 58,02% | 41,98% |
| 11 | 55% | 45% | 54,64% | 45,36% |
| 10 | 51% | 49% | 51,09% | 48,91% |
| 9 | 47% | 53% | 47,36% | 52,64% |
| 8 | 43% | 57% | 43,45% | 56,55% |
| 7 | 39% | 61% | 39,34% | 60,66% |
| 6 | 35% | 65% | 35,03% | 64,97% |
| 5 | 30% | 70% | 30,50% | 69,50% |
| 4 | 26% | 74% | 25,74% | 74,26% |
| 3 | 21% | 79% | 20,75% | 79,25% |
| 2 | 16% | 84% | 15,51% | 84,49% |
| 1 | 10% | 90% | 10,00% | 90,00% |

## GROEN NEUTRAAL

| Jaren tot einddatum | Percentage aandelen | Percentage obligaties | BND Wereld Indexfonds Totaal Carbon Screened | BND Green Bond Indexfonds |
|---|---|---|---|---|
| 16 | 50% | 50% | 50,00% | 50,00% |
| 15 | 48% | 52% | 48,15% | 51,85% |
| 14 | 46% | 54% | 46,20% | 53,80% |
| 13 | 44% | 56% | 44,16% | 55,84% |
| 12 | 42% | 58% | 42,01% | 57,99% |
| 11 | 40% | 60% | 39,76% | 60,24% |
| 10 | 37% | 63% | 37,39% | 62,61% |
| 9 | 35% | 65% | 34,91% | 65,09% |
| 8 | 32% | 68% | 32,30% | 67,70% |
| 7 | 30% | 70% | 29,56% | 70,44% |
| 6 | 27% | 73% | 26,68% | 73,32% |
| 5 | 24% | 76% | 23,66% | 76,34% |
| 4 | 20% | 80% | 20,49% | 79,51% |
| 3 | 17% | 83% | 17,17% | 82,83% |
| 2 | 14% | 86% | 13,67% | 86,33% |
| 1 | 10% | 90% | 10,00% | 90,00% |

## GROEN DEFENSIEF

| Jaren tot einddatum | Percentage aandelen | Percentage obligaties | BND Wereld Indexfonds Totaal Carbon Screened | BND Green Bond Indexfonds |
|---|---|---|---|---|
| 16 | 30% | 70% | 30,00% | 70,00% |
| 15 | 29% | 71% | 29,07% | 70,93% |
| 14 | 28% | 72% | 28,10% | 71,90% |
| 13 | 27% | 73% | 27,08% | 72,92% |
| 12 | 26% | 74% | 26,01% | 73,99% |
| 11 | 25% | 75% | 24,88% | 75,12% |
| 10 | 24% | 76% | 23,70% | 76,30% |
| 9 | 22% | 78% | 22,45% | 77,55% |
| 8 | 21% | 79% | 21,15% | 78,85% |
| 7 | 20% | 80% | 19,78% | 80,22% |
| 6 | 18% | 82% | 18,34% | 81,66% |
| 5 | 17% | 83% | 16,83% | 83,17% |
| 4 | 15% | 85% | 15,25% | 84,75% |
| 3 | 14% | 86% | 13,58% | 86,42% |
| 2 | 12% | 88% | 11,84% | 88,16% |
| 1 | 10% | 90% | 10,00% | 90,00% |

## GROEN ZEER DEFENSIEF

| Jaren tot einddatum | Percentage aandelen | Percentage obligaties | BND Wereld Indexfonds Totaal Carbon Screened | BND Green Bond Indexfonds |
|---|---|---|---|---|
| 16 | 10% | 90% | 10,00% | 90,00% |
| 15 | 10% | 90% | 10,00% | 90,00% |
| 14 | 10% | 90% | 10,00% | 90,00% |
| 13 | 10% | 90% | 10,00% | 90,00% |
| 12 | 10% | 90% | 10,00% | 90,00% |
| 11 | 10% | 90% | 10,00% | 90,00% |
| 10 | 10% | 90% | 10,00% | 90,00% |
| 9 | 10% | 90% | 10,00% | 90,00% |
| 8 | 10% | 90% | 10,00% | 90,00% |
| 7 | 10% | 90% | 10,00% | 90,00% |
| 6 | 10% | 90% | 10,00% | 90,00% |
| 5 | 10% | 90% | 10,00% | 90,00% |
| 4 | 10% | 90% | 10,00% | 90,00% |
| 3 | 10% | 90% | 10,00% | 90,00% |
| 2 | 10% | 90% | 10,00% | 90,00% |
| 1 | 10% | 90% | 10,00% | 90,00% |