

Automatische risicoafbouw bij modelbeleggen

Doet u aan modelbeleggen?

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.

ZEER OFFENSIEF

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds Hedged	BND Wereld Indexfonds Unhedged	BND Emerging Markets Indexfonds	BND Small Cap Wereld Indexfonds	BND Wereld Obligatie Indexfonds	BND Euro Investment Grade Obligatie Indexfonds	BND Euro Staatsobligatie Indexfonds	BND 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%

OFFENSIEF

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds Hedged	BND Wereld Indexfonds Unhedged	BND Emerging Markets Indexfonds	BND Small Cap Wereld Indexfonds	BND Wereld Obligatie Indexfonds	BND Euro Investment Grade Obligatie Indexfonds	BND Euro Staatsobligatie Indexfonds	BND 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%

NEUTRAAL

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds Hedged	BND Wereld Indexfonds Unhedged	BND Emerging Markets Indexfonds	BND Small Cap Wereld Indexfonds	BND Wereld Obligatie Indexfonds	BND Euro Investment Grade Obligatie Indexfonds	BND Euro Staatsobligatie Indexfonds	BND 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%

DEFENSIEF

Jaren tot einddatum	Percentage aandelen	Percentage obligaties	BND Wereld Indexfonds Hedged	BND Wereld Indexfonds Unhedged	BND Emerging Markets Indexfonds	BND Small Cap Wereld Indexfonds	BND Wereld Obligatie Indexfonds	BND Euro Investment Grade Obligatie Indexfonds	BND Euro Staatsobligatie Indexfonds	BND 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%

ZEER DEFENSIEF

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