



# Choose the investment that best suits you now

If you choose the investment funds in which we invest for your pension, it is recommended that you align your choice of funds with your risk profile and the number of years until your retirement date. Your risk profile indicates how much investment risk suits you and the extent to which it would be best to reduce your higher-risk investments. This document will help you determine which fund mix is right for your risk profile and the number of years until your retirement date. We thereby follow the investment mix for lifecycle investment that suits your risk profile and age. We annually assess your investment mix.

# Check whether your investments are aligned with your risk profile and the number of years until your retirement date

Simply fill in the grey boxes in the table below to find out which investment mix best suits you now. Please follow the steps below. If you have opened this document with Adobe Acrobat and are filling in the data electronically, you only need to follow steps 1 and 2.

- 1 Box 1. Lifecycle funds shows you what type of investments are included in the lifecycle funds. The return fund is a fixed mix of shares, bonds and real estate. The Bond fund consists of 100% bonds. The NN Liability Matching Funds differ from one another in terms of duration, meaning the weighted average duration of the fixed-income securities within the fund.
- 2 Please open the document '[Beleggingsfondsen en afbouw beleggingsrisico in de beleggingsvormen Index Volgend en Actief Beheerd](#)' (Dutch only). Determine which investment mix is right for your risk profile and the number of years until your retirement date. Note this mix in the table in the grey boxes of box 2. My lifecycle fund mix. If you have opened this document with Adobe Acrobat and are filling in the data electronically, you then see your suitable fund mix listed at the bottom behind box 5. If not, please proceed to box 3.
- 3 Multiply the percentage you filled in at box 2 by the percentages in box 3. Note the calculated percentages in the grey boxes of box 4. Percentage per category. An example: if 80% is invested in a Return fund, please note in the grey boxes for shares  $80\% * 85\% = 68\%$ .
- 4 Add the percentages of bonds in the Return fund and the Bond fund and fill in the total in box 5. Suitable investment mix. Copy the percentages of the other categories here. Box 5 below will now show you the investment fund that best suits you.

Find out which investment mix is right for you (only fill in the grey boxes)

1 Lifecycle funds	2 My lifecycle fund mix	3 Multiplied by	4 Percentage per category				NN Liability Matching Funds			
			Shares	Bonds	Real estate	M	L	XL	XXL	
<b>Return fund</b>	%									
85% of shares		85%	%							
10% of bonds		10%		%						
5% of real estate		5%			%					
<b>Bond fund</b>										
100% bonds	%	100%		%						
<b>NN Liability Matching Funds</b>										
M (duration 4 years)	%	100%				%				
L (duration 20 years)	%	100%					%			
XL (duration 40 years)	%	100%						%		
XXL (duration 42 years)	%	100%							%	
<b>5 Suitable investment mix (total = 100%)</b>			%	%	%	%	%	%	%	

### Choose your investment funds

The 'Self-investment' fund choice form shows you which funds you can choose for each category. To invest in line with the investment mix that best suits you now, you can choose from the lifecycle funds (you can also view the NN Liability Matching Funds here), equity funds, bond funds, real estate funds, impact funds (bonds) and impact funds (50% shares and 50% bonds). If you choose the impact fund consisting of a mix of shares and bonds, please take this mix into account. Please indicate the mix of your choice of funds on the fund choice form.

Lifecycle investment no longer includes the investment in commodities. You may still select this category, however, you will then deviate from the suitable investment mix according to your risk profile and the number of years until your retirement date.

In addition, you may also temporarily invest in saving funds. This category is also not included in the lifecycle investment.

### Does it suit to invest in NN Liability Matching Funds now?

These funds are specifically developed to invest as your retirement date gets closer. The funds reduce the risk of a low market rate when purchasing your pension benefit. They also reduce the risk of your pension money dropping sharply just before your retirement date. However, the likelihood of it rising strongly is also smaller. The 'Self-investment' fund choice form provides more information on these funds.

