

Allianz Nederland Levensverzekering N.V.

# Investment check

Allianz Pension Investing

Financial advisor

Agent number

Seat of office

Name participant

Participation number(s)

# Investment Check

## Allianz Pension Investing

### Why an investment check?

With an investment check you determine your personal risk profile. Your risk profile indicates which investment option suits you best. Based on your personal risk profile, Allianz examines each year whether it corresponds with the risk that you actually run on your investments. We are thus able to warn you if the risk on your investments does not match your personal risk profile.

### Notify or change investment choice

We invest for you on the basis of an average risk. You then invest in the neutral lifecycle. On your member certificate, you can find out which options you have within Allianz Pension Investing. If your employer has given you several choices, you can notify or change your investment choice with this investment check.

If you would like to exercise more influence on your investments, you can, if your employer provides this option, also choose Allianz Pension Self-Investment. In that case, would you please complete and submit the fund selection form in addition to this investment check. More information about self-investment can be found on [www.allianz.nl/pensioenbeleggen](http://www.allianz.nl/pensioenbeleggen).

### Determination of risk profile

Answer the questions below by choosing one answer for each question. A number of points are awarded for each answer. Add up all the points to determine your total score.

### Attitude towards risk

1. I am usually upset about the losses I incur.  
☐ a Totally disagree  
☐ b Disagree  
☐ c Neither agree nor disagree  
☐ d Agree  
☐ e Totally agree
2. In general, I want an investment with little or no fluctuation (price changes) and I am willing to accept the associated lower returns.  
☐ a Totally disagree  
☐ b Disagree  
☐ c Neither agree nor disagree  
☐ d Agree  
☐ e Totally agree
3. I accept the greater likelihood of a decrease in the (accrued) capital sum if I aim for a high return.  
☐ a Totally disagree  
☐ b Disagree  
☐ c Neither agree nor disagree  
☐ d Agree  
☐ e Totally agree

### Knowledge and experience

4. Which of the following possibilities is best suited to your level of knowledge with regard to investments and your financial-economic working experience?  
☐ a No or little knowledge. No financial-economic working experience.  
☐ b Knowledge due to interest. No financial-economic working experience.  
☐ c Average knowledge. Financial-economic working experience.  
☐ d Above-average knowledge. No financial-economic working experience.  
☐ e Above-average knowledge. Financial-economic working experience.

I invest or have invested in the following financial instruments and trade or have traded in:

5. Bonds or funds that invest in bonds  
☐ a Weekly  
☐ b Monthly  
☐ c Yearly  
☐ d Never

6. Guaranteed products

- ☐ a Weekly
- ☐ b Monthly
- ☐ c Yearly
- ☐ d Never

7. Shares and investment funds

- ☐ a Weekly
- ☐ b Monthly
- ☐ c Yearly
- ☐ d Never

8. Structured products and/or derivatives

- ☐ a Weekly
- ☐ b Monthly
- ☐ c Yearly
- ☐ d Never

Financial position

9. In the short term, my income will:

- ☐ a Decrease strongly
- ☐ b Decrease
- ☐ c Remain stable
- ☐ d Increase
- ☐ e Increase strongly

10. How many years will premium still be paid before you retire?

- ☐ a Regular payments during a period up to 10 years.  
Optionally with voluntary additional investment.
- ☐ a Regular payments during a period of between 10 and 20 years.  
Optionally with voluntary additional investment.
- ☐ a Regular payments during a period of more than 20 years.  
Optionally with voluntary additional investment.

11. Which part of your free assets (possessions less debts, excluding your house and mortgage) are you investing or are you planning to invest?

- ☐ a Less than 10%
- ☐ b Between 10% and 25%
- ☐ c Between 25% and 50%
- ☐ d More than 50%

Points from the questionnaire

To determine your risk profile, please add the points of the answers.

Determine your risk profile with the table below.

Question	a	b	c	d	e
1	25	20	15	10	0
2	25	20	15	10	0
3	0	10	15	20	25
4	0	0	5	5	10
5	5	5	0	0	-
6	5	5	0	0	-
7	10	5	0	0	-
8	10	5	0	0	-
9	0	5	10	15	20
10	0	20	30	-	-
11	10	5	0	-	-

Total

Total points	Risk profile
0-80	Defensive
81-135	Neutral
136-175	Offensive

Outcome of investment check

The outcome of my investment check is:

**Please note!** From your total score you can see what your risk profile is.

Risk profile total score

**0-80 points** Your risk profile is Defensive. You want to minimise the risk of a lower capital sum. You thus accept that you have less chance of a higher capital sum when investment results are good. In short: you choose to reduce your risks. The Defensive Lifecycle fits you best in this case.

**81 - 135 points** Your risk profile is Neutral. You want to maintain a good chance of a higher capital sum when investment results are good. In addition, you do not want to run too much risk of a disappointing capital sum when price movements are less favourable. You opt for the ideal mix of return and risk for your pension accrual. The Neutral Lifecycle fits you best in this case.

**136 - 175 points** Your risk profile is Offensive. You want the maximum possible capital sum and are prepared to take more risks for this. You are confident of a good future price performance and accept a disappointing capital sum when price movements are less favourable. The Offensive Lifecycle fits you best in this case.

## Investment choice

Indicate below how you want to invest. You can find your investment choices on your member certificate. You can invest in accordance with the investment profile that matches your risk profile. It is also possible to deviate from this. If you have a neutral risk profile and do not want to deviate from this, you need only return the investment check. We will then not change anything. If you have a defensive risk profile, it is not permitted to choose the offensive lifecycle. However, it is possible to choose the neutral lifecycle.

**Important:** If you choose a lifecycle that is different to the one associated with your profile, we assume that you have sought expert advice from your advisor.

### I choose to invest in the

- ☐ Defensive lifecycle  
☐ Neutral lifecycle  
☐ Offensive lifecycle

In addition, if your employer has opted for this, you can choose a lifecycle that contains active funds or a lifecycle with only passive funds. Do you want to know what the difference is? In that case, see [www.allianz.nl/pensioenbeleggen](http://www.allianz.nl/pensioenbeleggen).

### I choose to invest in

- ☐ An active lifecycle  
☐ A passive lifecycle

I do not choose a lifecycle but will choose my funds myself. I know that the risk in my investments is not automatically reduced.

Allianz Pension Self-Investment

**Please note!** Your employer may not have included the option of Allianz Pension Self-Investment in your pension plan. On your member certificate you can read whether Allianz Pension Self-Investment is possible for you. You can indicate your choice of funds within Self-Investment with the fund selection form. You can find this form on [www.allianz.nl/pensioenbeleggen](http://www.allianz.nl/pensioenbeleggen). Send the Allianz Pension Self-Investment fund selection form together with this completed investment check to Allianz.

## Signature for approval

The undersigned requests Allianz Nederland Levensverzekering N.V. to change the investment choice and hereby declares that he/she has obtained information about the consequences that are or may be associated with this change. The investment choice and the investment scheme of the participant referred to must be changed. The undersigned declares to be aware that Allianz Nederland Levensverzekering N.V., as a financial provider, does not provide advice and that expert advice should be sought from a financial advisor who is involved with the pension scheme.

Date

Seat of office

Signature


Send this completed investment check with the required signature to:

Allianz Nederland Levensverzekering N.V., Attn. Pensions department,

**Antwoordnummer 5375, 3000 VB Rotterdam** or scan this form and send it by email to [pensioenen@allianz.nl](mailto:pensioenen@allianz.nl).

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