

# INVESTMENT CHECK

ALLIANZ LIFECYCLE INVESTING

Financial consultant   
City   
Name participant   
Participant number(s)   
Date

## Why an Investment Check?

By filling the investment check you determine your riskprofile. Based on your personal riskprofile Allianz decides which investment risk suits you the best. We can warn you when the investment risk doesn't suit your personal riskprofile.

## Changing the investements

We invest based on a neutral lifecycle, until you make a choice. On the participation confirmation you can see your options for Allianz Pensioen Beleggen. Fill in the investment check to transmit or modify your investment choice.

## Riskprofile determination

First answer the question below by crossing one answer a question. Then sum up the points to know your total score (every answer represents a certain value).

## Living situation/ conditions

### 1. Do you have a partner?

- Yes 0 pt  
 No 2 pt

(If you don't have a partner you can skip the next question)

### 2. If you have a partner, what does your partner earn?

- I earn more than my partner 0 pt  
 I earn as much as my partner 1 pt  
 My partner earns more than me 2 pt

### Does your partner build up pension at work?

- Yes 2 pt  
 No 0 pt

### 3. Do you have a rental property?

- Yes 1 pt  
 No 0 pt

### 4. I'm owner-occupied house

- When I retire, my mortgage will be fully repaid 5 pt  
 My mortgage will continue to run when I retire 3 pt

### 5. How much pension do you need after your retirement?

Need Help? Check your portal Pensioenportal or visit the website 'de pensioenschijf-van-vijf'

€

### 6. How much Pension (expected AOW included) do you receive after your retirement?

€

7. What is the ratio between your expected pension and your required pension?

Divide the outcome of question 5 by the outcome of question 6

- Outcome is smaller than 1 2 pt
- Outcome is either 1 or more 7 pt

8. If the outcome of question 7 was less than 1 and the highest score counts

- I still have pension from other employers 4 pt
- I still have savings or other assets 2 pt
- I may receive an inheritance 1 pt
- I arranged something by myself for my pension 3 pt
- Nothing 0 pt
- I have different income after my retirement 1 pt

Allianz has the legal duty of care to determine the investments suits you. To determine we need your attitude towards risks.

We have 3 investment mixes. From careful to risky investments. Choose the investment mix that suits you the best:

- I don't like uncertainty. I choose a lower return and I understand that my pension may be less because of this. 1 pt
- I can handle some risk. I understand that my pension may be higher or lower because of this. 2 pt
- I like to take well-considered risks. It probably delivers more pension. I know that there are risks that my pension can be lower. 3 pt

What is your vision towards financial risks?

- I don't like risks 1 pt
- A little risk is not a problem. As long as it remains limited. 2 pt
- I dare to take a little risk. I'm not shocked if the value of my investment fluctuates. 3 pt
- I understand the investments and the risks as result of that. 4 pt

Which plan fits you the best?

Below you can choose out of three different investment mixes. Every investment mix has a different minimum and maximum expected. Choose the investment mix that suits you the best A, B or C?

	 Bad	 Neutral	 Good	
<input type="checkbox"/> A	€ 503	€ 688	€ 970	2 pt
<input type="checkbox"/> B	€ 503	€ 724	€ 1.099	3 pt
<input type="checkbox"/> C	€ 490	€ 728	€ 1.141	4 pt

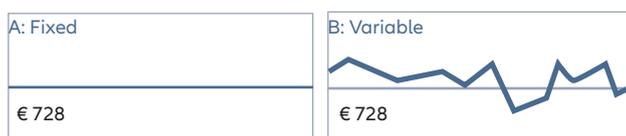
Fixed or Variable pension

Which pension plan do you prefer?

- A: Fixed
- B: Variable

In plan A you receive a fixed pension

In plan B you receive a variable pension



## Riskprofile determination

To determine your risk profile, please sum up the points to know your total score.

Total points riskprofile

**0-14 point: Your riskprofile is Defensive.**

You want to run as little risk as possible. You thereby accept that you have less chance to have a higher pension capital with good investment results. In short: you choose to reduce your risks. The Defensive Lifecycle suits you best in this case.

**15 - 21 points Your risk profile is Neutral.**

You want to keep a good chance of a higher pension capital with good investment results. In addition, you do not want to run too much risk on one disappointing pension capital with less good price developments. You choose the ideal mix between return and risk for your pension accrual. The Neutral Lifecycle suits you best in this case.

**22 points or more Your risk profile is Offensive.**

You want to achieve the highest possible pension capital and you are prepared take more risk for this. You trust in a good future exchange rate development and you accept it when you have a lesser pension capital. This is when the Offensive Lifecycle fits in with this best for you.

According to my risk profile I have to invest in the

- Defensive lifecycle
- Neutral lifecycle
- Offensive lifecycle

Spread the Lifecycle

It is possible to invest that pre-sorts you for a fixed and variable pension. We call this income drawdown.

Do you want to know more about further investments?

Then visit [www.allianz.nl/doorbeleggen](http://www.allianz.nl/doorbeleggen).

I choose:

- 0% Income drawdown
- 25% Income drawdown
- 50% Income drawdown (Neutral or Offensive profile)
- 75% Income drawdown (Offensive profile)
- 100% Income drawdown (Offensive profile)

### Signature for approval

The undersigned requests Allianz Nederland Levensverzekering to adjust the investment choice and hereby declare that he / she has gathered information about the consequences of this change.

The investment choice and investment scheme of the aforementioned participant must be adjusted. The undersigned declares that he / she is familiar with the fact that Allianz Nederland Levensverzekering as a financial provider does not give financial advice and that one should seek professional advice from a certified financial advisor.

Date	<input type="text"/>
Place	<input type="text"/>
Signature	<input type="text"/>

Send this fully completed profile test with the required signature to:

Allianz Nederland Levensverzekering,

T.a.v. afdeling Pensioenen

Antwoordnummer 5375

3000 VB Rotterdam

or send it by e-mail to [pensioenen@allianz.nl](mailto:pensioenen@allianz.nl)

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