

Allianz Nederland Levensverzekering N.V.

# Clausuleblad

Allianz Pensioen Beleggen DGA Pakket

AP1801

## Clausuleblad AP1801

### Artikel 1 Allianz Pensioen Beleggen

Ieder kwartaal wordt de fondsverdeling voor zowel de beleggingswaarde als de nog te betalen premies door de verzekeraar getoetst aan het beleggingsschema dat op de (gewezen) deelnemer van toepassing is volgens het pensioenreglement, de deelname bevestiging en/of het meest recente mutatieoverzicht.

### Artikel 2 Automatische fondswisseling

Als de fondsverdeling op de in het eerste lid genoemde datum afwijkt van de fondsverdeling op basis van het in het eerste lid bedoelde beleggingsschema zal de verzekeraar:

- a. een automatische fondswisseling doorvoeren voor de beleggingswaarde, en
- b. de fondsverdeling voor de nog te betalen premies herzien.

Een automatische fondswisseling vindt plaats tegen de koers op de in het eerste lid bedoelde datum. Als op de premievaliddatum geen koers wordt bepaald, geldt als koersdatum de eerstvolgende dag waarop weer de koers wordt bepaald.

Voor een fondswisseling die noodzakelijk is om de fondsverdeling in overeenstemming te brengen met het beleggingsschema, worden door de verzekeraar geen kosten in rekening gebracht.

De (gewezen) deelnemer heeft niet het recht naar eigen inzicht van fonds(en) te wisselen anders dan ingevolge het artikel 'Beleggingskeuze en wisselen van beleggingskeuze'.

### Artikel 3 Fondsverdeling

De verzekeraar biedt de Allianz Passieve Lifecycle aan. De fondsen waarin belegd wordt zijn:

Aandelen	Beleggingscategorie
iShares Developed World Index Fund (IE)	Aandelen wereld
iShares Emerging Markets Index Fund (IE)	Aandelen Emerging markets

Obligaties	
iShares Euro Government Bond Index Fund (IE)	Staatsobligaties Europa
Lyxor Ultra Long Duration EURO Govt FTSE MTS 25y+	Staatsobligaties long duration
iShares Euro Investment Grade Corporate Bond Index Fund (IE)	Bedrijfsobligaties Europa
iShares Global High Yield Corporate Bond UCITS ETF	High Yield Obligaties Wereld
iShares Emerging Markets Government Bond Index Fund (LU)	Emerging Market Debt

### Artikel 4 Beleggingsschema's

De verzekeraar biedt drie verschillende beleggingsschema's aan.

De Beleggingsschema's zijn:

1. Allianz Pensioen Beleggen Defensief
2. Allianz Pensioen Beleggen Neutraal
3. Allianz Pensioen Beleggen Offensief

De verzekeraar adviseert (gewezen) deelnemer altijd de Lifecycle te volgen die bij het vastgestelde risicoprofiel past.

## 1. Allianz Pensioen Beleggen Defensief

Aantal kwartalen tot pensioen-datum	iShares Developed World Index Fund (IE)	iShares Emerging Markets Index Fund (IE)	iShares Emerging Markets Government Bond Index Fund (LU)	iShares Global High Yield Corporate Bond UCITS ETF	iShares Euro Investment Grade Corporate Bond Index Fund (IE)	iShares Euro Government Bond Index Fund (IE)	Lyxor Ultra Long Duration EURO Govt FTSE MTS 25y+
196	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
195	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
194	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
193	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
192	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
191	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
190	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
189	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
188	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
187	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
186	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
185	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
184	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
183	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
182	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
181	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
180	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
179	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
178	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
177	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
176	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
175	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
174	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
173	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
172	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
171	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
170	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
169	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
168	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
167	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
166	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
165	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
164	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
163	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
162	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
161	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
160	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
159	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
158	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
157	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
156	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
155	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
154	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
153	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
152	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
151	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
150	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
149	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
148	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
147	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
146	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
145	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
144	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
143	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
142	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%

141	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
140	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
139	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
138	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
137	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
136	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
135	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
134	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
133	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
132	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
131	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
130	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
129	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
128	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
127	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
126	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
125	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
124	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
123	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
122	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
121	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
120	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
119	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
118	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
117	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
116	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
115	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
114	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
113	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
112	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
111	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
110	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
109	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
108	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
107	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
106	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
105	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
104	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
103	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
102	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
101	40,64%	2,45%	4,36%	7,09%	22,73%	22,73%	0,00%
100	40,64%	2,45%	4,36%	7,09%	22,62%	22,62%	0,22%
99	40,64%	2,45%	4,36%	7,09%	22,51%	22,51%	0,44%
98	40,64%	2,45%	4,36%	7,09%	22,40%	22,40%	0,65%
97	40,64%	2,45%	4,36%	7,09%	22,30%	22,30%	0,87%
96	40,59%	2,44%	4,36%	7,08%	22,10%	22,10%	1,33%
95	40,54%	2,44%	4,35%	7,07%	21,90%	21,90%	1,79%
94	40,49%	2,44%	4,35%	7,06%	21,70%	21,70%	2,26%
93	40,45%	2,44%	4,34%	7,06%	21,50%	21,50%	2,72%
92	40,26%	2,42%	4,32%	7,02%	21,39%	21,39%	3,19%
91	40,07%	2,41%	4,30%	6,99%	21,28%	21,28%	3,67%
90	39,88%	2,40%	4,28%	6,96%	21,17%	21,17%	4,15%
89	39,69%	2,39%	4,26%	6,92%	21,05%	21,05%	4,63%
88	39,45%	2,38%	4,24%	6,88%	20,96%	20,96%	5,13%
87	39,22%	2,36%	4,21%	6,84%	20,87%	20,87%	5,63%
86	38,98%	2,35%	4,19%	6,80%	20,78%	20,78%	6,13%
85	38,74%	2,33%	4,16%	6,76%	20,69%	20,69%	6,63%
84	38,41%	2,31%	4,12%	6,70%	20,62%	20,62%	7,22%
83	38,08%	2,29%	4,09%	6,64%	20,55%	20,55%	7,80%
82	37,75%	2,27%	4,05%	6,59%	20,48%	20,48%	8,38%

81	37,42%	2,25%	4,02%	6,53%	20,41%	20,41%	8,96%
80	37,23%	2,24%	4,00%	6,50%	20,26%	20,26%	9,51%
79	37,04%	2,23%	3,98%	6,46%	20,11%	20,11%	10,07%
78	36,85%	2,22%	3,96%	6,43%	19,96%	19,96%	10,62%
77	36,66%	2,21%	3,94%	6,40%	19,82%	19,82%	11,17%
76	36,43%	2,19%	3,91%	6,36%	19,68%	19,68%	11,76%
75	36,19%	2,18%	3,89%	6,31%	19,54%	19,54%	12,34%
74	35,95%	2,17%	3,86%	6,27%	19,41%	19,41%	12,93%
73	35,72%	2,15%	3,83%	6,23%	19,27%	19,27%	13,52%
72	35,39%	2,13%	3,80%	6,17%	19,17%	19,17%	14,16%
71	35,06%	2,11%	3,76%	6,12%	19,08%	19,08%	14,80%
70	34,72%	2,09%	3,73%	6,06%	18,98%	18,98%	15,44%
69	34,39%	2,07%	3,69%	6,00%	18,88%	18,88%	16,08%
68	34,20%	2,06%	3,67%	5,97%	18,69%	18,69%	16,72%
67	34,01%	2,05%	3,65%	5,93%	18,50%	18,50%	17,35%
66	33,82%	2,04%	3,63%	5,90%	18,31%	18,31%	17,99%
65	33,63%	2,03%	3,61%	5,87%	18,13%	18,13%	18,62%
64	33,44%	2,01%	3,59%	5,83%	17,93%	17,93%	19,27%
63	33,25%	2,00%	3,57%	5,80%	17,73%	17,73%	19,93%
62	33,06%	1,99%	3,55%	5,77%	17,53%	17,53%	20,58%
61	32,87%	1,98%	3,53%	5,74%	17,33%	17,33%	21,23%
60	32,64%	1,97%	3,50%	5,69%	17,13%	17,13%	21,94%
59	32,40%	1,95%	3,48%	5,65%	16,93%	16,93%	22,65%
58	32,17%	1,94%	3,45%	5,61%	16,73%	16,73%	23,37%
57	31,93%	1,92%	3,43%	5,57%	16,53%	16,53%	24,08%
56	31,55%	1,90%	3,39%	5,51%	16,39%	16,39%	24,88%
55	31,18%	1,88%	3,35%	5,44%	16,24%	16,24%	25,69%
54	30,80%	1,86%	3,31%	5,37%	16,09%	16,09%	26,49%
53	30,42%	1,83%	3,27%	5,31%	15,94%	15,94%	27,29%
52	30,09%	1,81%	3,23%	5,25%	15,75%	15,75%	28,12%
51	29,77%	1,79%	3,20%	5,19%	15,55%	15,55%	28,95%
50	29,44%	1,77%	3,16%	5,14%	15,36%	15,36%	29,78%
49	29,11%	1,75%	3,13%	5,08%	15,16%	15,16%	30,61%
48	28,87%	1,74%	3,10%	5,04%	14,95%	14,95%	31,36%
47	28,64%	1,72%	3,07%	5,00%	14,73%	14,73%	32,11%
46	28,40%	1,71%	3,05%	4,96%	14,51%	14,51%	32,86%
45	28,17%	1,70%	3,02%	4,91%	14,30%	14,30%	33,60%
44	27,79%	1,67%	2,98%	4,85%	14,10%	14,10%	34,51%
43	27,41%	1,65%	2,94%	4,78%	13,90%	13,90%	35,41%
42	27,04%	1,63%	2,90%	4,72%	13,70%	13,70%	36,31%
41	26,66%	1,61%	2,86%	4,65%	13,50%	13,50%	37,21%
40	26,33%	1,59%	2,83%	4,59%	13,26%	13,26%	38,15%
39	26,00%	1,57%	2,79%	4,54%	13,01%	13,01%	39,09%
38	25,67%	1,55%	2,76%	4,48%	12,77%	12,77%	40,02%
37	25,34%	1,53%	2,72%	4,42%	12,52%	12,52%	40,96%
36	25,10%	1,51%	2,70%	4,38%	12,25%	12,25%	41,82%
35	24,87%	1,50%	2,67%	4,34%	11,97%	11,97%	42,68%
34	24,63%	1,48%	2,64%	4,30%	11,70%	11,70%	43,54%
33	24,39%	1,47%	2,62%	4,26%	11,43%	11,43%	44,40%
32	24,02%	1,45%	2,58%	4,19%	11,16%	11,16%	45,45%
31	23,64%	1,42%	2,54%	4,12%	10,88%	10,88%	46,50%
30	23,27%	1,40%	2,50%	4,06%	10,61%	10,61%	47,56%
29	22,89%	1,38%	2,46%	3,99%	10,33%	10,33%	48,61%
28	22,52%	1,36%	2,42%	3,93%	10,06%	10,06%	49,65%
27	22,14%	1,33%	2,38%	3,86%	9,79%	9,79%	50,70%
26	21,76%	1,31%	2,34%	3,80%	9,52%	9,52%	51,75%
25	21,39%	1,29%	2,30%	3,73%	9,25%	9,25%	52,79%
24	20,98%	1,26%	2,25%	3,66%	8,95%	8,95%	53,94%
23	20,57%	1,24%	2,21%	3,59%	8,65%	8,65%	55,09%
22	20,16%	1,21%	2,16%	3,52%	8,35%	8,35%	56,24%

21	19,75%	1,19%	2,12%	3,45%	8,05%	8,05%	57,39%
20	19,26%	1,16%	2,07%	3,36%	7,73%	7,53%	58,90%
19	18,76%	1,13%	2,01%	3,27%	7,41%	8,00%	59,42%
18	18,26%	1,10%	1,96%	3,19%	7,09%	8,47%	59,93%
17	17,76%	1,07%	1,91%	3,10%	6,78%	8,95%	60,45%
16	17,26%	1,04%	1,85%	3,01%	6,45%	9,42%	60,97%
15	16,76%	1,01%	1,80%	2,92%	6,13%	9,89%	61,48%
14	16,26%	0,98%	1,75%	2,84%	5,81%	10,36%	62,00%
13	15,76%	0,95%	1,69%	2,75%	5,48%	10,84%	62,52%
12	15,26%	0,92%	1,64%	2,66%	5,11%	11,31%	63,09%
11	14,76%	0,89%	1,59%	2,58%	4,74%	11,78%	63,66%
10	14,27%	0,86%	1,53%	2,49%	4,37%	12,26%	64,23%
9	13,77%	0,83%	1,48%	2,40%	4,00%	12,73%	64,79%
8	13,27%	0,80%	1,42%	2,31%	3,65%	13,20%	65,34%
7	12,77%	0,77%	1,37%	2,23%	3,29%	13,68%	65,89%
6	12,27%	0,74%	1,32%	2,14%	2,94%	14,15%	66,45%
5	11,77%	0,71%	1,26%	2,05%	2,58%	14,62%	67,00%
4	11,27%	0,68%	1,21%	1,97%	2,18%	15,10%	67,60%
3	10,77%	0,65%	1,16%	1,88%	1,77%	15,57%	68,20%
2	10,27%	0,62%	1,10%	1,79%	1,37%	16,04%	68,80%
1	9,78%	0,59%	1,05%	1,71%	0,96%	16,51%	69,41%

## 2. Allianz Pensioen Beleggen Neutraal

Aantal kwartalen tot pensioen-datum	iShares Developed World Index Fund (IE)	iShares Emerging Markets Index Fund (IE)	iShares Emerging Markets Government Bond Index Fund (LU)	iShares Global High Yield Corporate Bond UCITS ETF	iShares Euro Investment Grade Corporate Bond Index Fund (IE)	iShares Euro Government Bond Index Fund (IE)	Lyxor Ultra Long Duration EURO Govt FTSE MTS 25y+
196	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
195	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
194	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
193	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
192	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
191	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
190	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
189	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
188	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
187	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
186	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
185	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
184	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
183	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
182	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
181	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
180	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
179	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
178	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
177	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
176	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
175	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
174	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
173	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
172	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
171	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
170	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
169	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
168	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
167	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
166	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
165	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
164	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
163	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
162	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
161	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
160	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
159	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
158	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
157	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
156	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
155	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
154	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
153	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
152	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
151	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
150	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
149	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
148	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
147	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
146	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
145	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
144	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
143	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
142	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%

141	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
140	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
139	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
138	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
137	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
136	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
135	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
134	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
133	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
132	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
131	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
130	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
129	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
128	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
127	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
126	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
125	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
124	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
123	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
122	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
121	58,71%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
120	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
119	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
118	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
117	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
116	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
115	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
114	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
113	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
112	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
111	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
110	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
109	58,70%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
108	58,69%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
107	58,69%	3,54%	6,30%	10,24%	10,61%	10,61%	0,00%
106	58,69%	3,54%	6,30%	10,24%	10,62%	10,62%	0,00%
105	58,69%	3,54%	6,30%	10,24%	10,62%	10,62%	0,00%
104	58,69%	3,54%	6,30%	10,24%	10,62%	10,62%	0,00%
103	58,69%	3,53%	6,30%	10,24%	10,62%	10,62%	0,00%
102	58,69%	3,53%	6,30%	10,24%	10,62%	10,62%	0,00%
101	58,69%	3,53%	6,30%	10,24%	10,62%	10,62%	0,00%
100	58,68%	3,53%	6,30%	10,24%	10,57%	10,57%	0,10%
99	58,68%	3,53%	6,30%	10,24%	10,52%	10,52%	0,20%
98	58,68%	3,53%	6,30%	10,24%	10,47%	10,47%	0,31%
97	58,67%	3,53%	6,30%	10,24%	10,42%	10,42%	0,41%
96	58,58%	3,53%	6,29%	10,22%	10,38%	10,38%	0,63%
95	58,48%	3,52%	6,28%	10,20%	10,33%	10,33%	0,85%
94	58,38%	3,52%	6,27%	10,19%	10,29%	10,29%	1,08%
93	58,29%	3,51%	6,26%	10,17%	10,24%	10,24%	1,30%
92	57,91%	3,49%	6,22%	10,10%	10,36%	10,36%	1,56%
91	57,53%	3,47%	6,18%	10,04%	10,48%	10,48%	1,83%
90	57,15%	3,44%	6,14%	9,97%	10,60%	10,60%	2,10%
89	56,77%	3,42%	6,10%	9,90%	10,72%	10,72%	2,36%
88	56,39%	3,40%	6,05%	9,84%	10,83%	10,83%	2,67%
87	56,01%	3,37%	6,01%	9,77%	10,93%	10,93%	2,97%
86	55,63%	3,35%	5,97%	9,71%	11,04%	11,04%	3,27%
85	55,25%	3,33%	5,93%	9,64%	11,14%	11,14%	3,58%
84	54,87%	3,30%	5,89%	9,57%	11,21%	11,21%	3,94%
83	54,49%	3,28%	5,85%	9,51%	11,29%	11,29%	4,30%
82	54,11%	3,26%	5,81%	9,44%	11,36%	11,36%	4,66%

81	53,73%	3,24%	5,77%	9,37%	11,43%	11,43%	5,03%
80	53,35%	3,21%	5,73%	9,31%	11,49%	11,49%	5,42%
79	52,97%	3,19%	5,69%	9,24%	11,55%	11,55%	5,80%
78	52,60%	3,17%	5,65%	9,18%	11,61%	11,61%	6,19%
77	52,22%	3,15%	5,61%	9,11%	11,67%	11,67%	6,58%
76	51,84%	3,12%	5,57%	9,04%	11,71%	11,71%	7,01%
75	51,46%	3,10%	5,52%	8,98%	11,75%	11,75%	7,44%
74	51,08%	3,08%	5,48%	8,91%	11,79%	11,79%	7,87%
73	50,70%	3,05%	5,44%	8,85%	11,83%	11,83%	8,30%
72	50,32%	3,03%	5,40%	8,78%	11,85%	11,85%	8,76%
71	49,94%	3,01%	5,36%	8,71%	11,87%	11,87%	9,23%
70	49,57%	2,99%	5,32%	8,65%	11,89%	11,89%	9,69%
69	49,19%	2,96%	5,28%	8,58%	11,91%	11,91%	10,16%
68	48,81%	2,94%	5,24%	8,52%	11,91%	11,91%	10,67%
67	48,43%	2,92%	5,20%	8,45%	11,91%	11,91%	11,19%
66	48,05%	2,89%	5,16%	8,38%	11,90%	11,90%	11,71%
65	47,67%	2,87%	5,12%	8,32%	11,90%	11,90%	12,23%
64	47,30%	2,85%	5,08%	8,25%	11,87%	11,87%	12,78%
63	46,92%	2,83%	5,04%	8,19%	11,84%	11,84%	13,34%
62	46,55%	2,80%	5,00%	8,12%	11,82%	11,82%	13,90%
61	46,17%	2,78%	4,96%	8,06%	11,79%	11,79%	14,45%
60	45,79%	2,76%	4,92%	7,99%	11,74%	11,74%	15,06%
59	45,41%	2,73%	4,88%	7,92%	11,69%	11,69%	15,67%
58	45,03%	2,71%	4,83%	7,86%	11,64%	11,64%	16,28%
57	44,65%	2,69%	4,79%	7,79%	11,60%	11,60%	16,89%
56	44,22%	2,66%	4,75%	7,72%	11,55%	11,55%	17,55%
55	43,79%	2,64%	4,70%	7,64%	11,50%	11,50%	18,22%
54	43,37%	2,61%	4,66%	7,57%	11,46%	11,46%	18,88%
53	42,94%	2,59%	4,61%	7,49%	11,41%	11,41%	19,55%
52	42,43%	2,56%	4,56%	7,40%	11,37%	11,37%	20,33%
51	41,91%	2,52%	4,50%	7,31%	11,32%	11,32%	21,11%
50	41,39%	2,49%	4,44%	7,22%	11,28%	11,28%	21,90%
49	40,88%	2,46%	4,39%	7,13%	11,23%	11,23%	22,68%
48	40,50%	2,44%	4,35%	7,07%	11,13%	11,13%	23,38%
47	40,13%	2,42%	4,31%	7,00%	11,03%	11,03%	24,08%
46	39,76%	2,39%	4,27%	6,94%	10,94%	10,94%	24,78%
45	39,38%	2,37%	4,23%	6,87%	10,84%	10,84%	25,47%
44	39,01%	2,35%	4,19%	6,81%	10,71%	10,71%	26,23%
43	38,63%	2,33%	4,15%	6,74%	10,59%	10,59%	26,98%
42	38,26%	2,30%	4,11%	6,67%	10,46%	10,46%	27,73%
41	37,88%	2,28%	4,07%	6,61%	10,34%	10,34%	28,49%
40	37,51%	2,26%	4,03%	6,54%	10,18%	10,18%	29,31%
39	37,13%	2,24%	3,99%	6,48%	10,02%	10,02%	30,12%
38	36,76%	2,21%	3,95%	6,41%	9,86%	9,86%	30,94%
37	36,39%	2,19%	3,91%	6,35%	9,70%	9,70%	31,76%
36	36,01%	2,17%	3,87%	6,28%	9,54%	9,54%	32,59%
35	35,64%	2,15%	3,83%	6,22%	9,37%	9,37%	33,43%
34	35,27%	2,12%	3,79%	6,15%	9,20%	9,20%	34,27%
33	34,89%	2,10%	3,75%	6,09%	9,04%	9,04%	35,10%
32	34,51%	2,08%	3,71%	6,02%	8,84%	8,84%	36,01%
31	34,14%	2,06%	3,67%	5,96%	8,63%	8,63%	36,92%
30	33,76%	2,03%	3,62%	5,89%	8,43%	8,43%	37,82%
29	33,38%	2,01%	3,58%	5,82%	8,23%	8,23%	38,73%
28	32,95%	1,98%	3,54%	5,75%	8,04%	8,04%	39,69%
27	32,52%	1,96%	3,49%	5,67%	7,85%	7,85%	40,66%
26	32,09%	1,93%	3,45%	5,60%	7,65%	7,65%	41,62%
25	31,66%	1,91%	3,40%	5,52%	7,46%	7,46%	42,59%
24	31,10%	1,87%	3,34%	5,43%	7,25%	7,25%	43,76%
23	30,54%	1,84%	3,28%	5,33%	7,04%	7,04%	44,93%
22	29,97%	1,81%	3,22%	5,23%	6,84%	6,84%	46,10%

21	29,41%	1,77%	3,16%	5,13%	6,63%	6,63%	47,28%
20	28,89%	1,74%	3,10%	5,04%	6,38%	6,38%	48,47%
19	28,38%	1,71%	3,05%	4,95%	6,13%	6,13%	49,66%
18	27,86%	1,68%	2,99%	4,86%	5,88%	5,88%	50,85%
17	27,34%	1,65%	2,94%	4,77%	5,63%	5,63%	52,04%
16	26,92%	1,62%	2,89%	4,70%	5,36%	5,36%	53,14%
15	26,50%	1,60%	2,85%	4,62%	5,10%	5,10%	54,24%
14	26,08%	1,57%	2,80%	4,55%	4,83%	4,83%	55,35%
13	25,66%	1,55%	2,75%	4,48%	4,56%	4,56%	56,45%
12	25,09%	1,51%	2,69%	4,38%	4,26%	4,26%	57,39%
11	24,53%	1,48%	2,63%	4,28%	3,96%	3,96%	58,33%
10	23,96%	1,44%	2,57%	4,18%	3,66%	3,66%	59,27%
9	23,40%	1,41%	2,51%	4,08%	3,36%	3,36%	60,21%
8	22,83%	1,38%	2,45%	3,98%	3,07%	3,07%	60,99%
7	22,26%	1,34%	2,39%	3,88%	2,78%	2,78%	61,76%
6	21,70%	1,31%	2,33%	3,79%	2,49%	2,49%	62,54%
5	21,13%	1,27%	2,27%	3,69%	2,20%	2,20%	63,32%
4	20,43%	1,23%	2,19%	3,56%	1,86%	1,86%	63,57%
3	19,73%	1,19%	2,12%	3,44%	1,51%	1,51%	63,82%
2	19,03%	1,15%	2,04%	3,32%	1,17%	1,17%	64,08%
1	18,34%	1,10%	1,97%	3,20%	0,83%	0,83%	64,33%

### 3. Allianz Pensioen Beleggen Offensief

Aantal kwartalen tot pensioen-datum	iShares Developed World Index Fund (IE)	iShares Emerging Markets Index Fund (IE)	iShares Emerging Markets Government Bond Index Fund (LU)	iShares Global High Yield Corporate Bond UCITS ETF	iShares Euro Investment Grade Corporate Bond Index Fund (IE)	iShares Euro Government Bond Index Fund (IE)	Lycor Ultra Long Duration EURO Govt FTSE MTS 25y+
196	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
195	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
194	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
193	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
192	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
191	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
190	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
189	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
188	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
187	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
186	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
185	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
184	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
183	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
182	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
181	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
180	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
179	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
178	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
177	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
176	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
175	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
174	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
173	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
172	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
171	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
170	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
169	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
168	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
167	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
166	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
165	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
164	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
163	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
162	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
161	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
160	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
159	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
158	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
157	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
156	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
155	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
154	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
153	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
152	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
151	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
150	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
149	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
148	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
147	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
146	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
145	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
144	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
143	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
142	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%

141	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
140	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
139	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
138	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
137	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
136	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
135	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
134	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
133	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
132	74,51%	4,49%	8,00%	13,00%	0,00%	0,00%	0,00%
131	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
130	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
129	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
128	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
127	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
126	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
125	74,50%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
124	74,49%	4,49%	8,00%	13,00%	0,01%	0,01%	0,00%
123	74,49%	4,49%	8,00%	13,00%	0,02%	0,02%	0,00%
122	74,49%	4,49%	8,00%	13,00%	0,02%	0,02%	0,00%
121	74,48%	4,49%	8,00%	12,99%	0,02%	0,02%	0,00%
120	74,48%	4,49%	8,00%	12,99%	0,02%	0,02%	0,00%
119	74,47%	4,49%	8,00%	12,99%	0,03%	0,03%	0,00%
118	74,47%	4,49%	8,00%	12,99%	0,03%	0,03%	0,00%
117	74,46%	4,48%	7,99%	12,99%	0,03%	0,03%	0,00%
116	74,45%	4,48%	7,99%	12,99%	0,04%	0,04%	0,00%
115	74,45%	4,48%	7,99%	12,99%	0,04%	0,04%	0,00%
114	74,44%	4,48%	7,99%	12,99%	0,05%	0,05%	0,00%
113	74,43%	4,48%	7,99%	12,99%	0,05%	0,05%	0,00%
112	74,43%	4,48%	7,99%	12,98%	0,06%	0,06%	0,00%
111	74,42%	4,48%	7,99%	12,98%	0,06%	0,06%	0,00%
110	74,41%	4,48%	7,99%	12,98%	0,07%	0,07%	0,00%
109	74,40%	4,48%	7,99%	12,98%	0,07%	0,07%	0,00%
108	74,39%	4,48%	7,99%	12,98%	0,08%	0,08%	0,00%
107	74,39%	4,48%	7,99%	12,98%	0,08%	0,08%	0,00%
106	74,38%	4,48%	7,99%	12,98%	0,09%	0,09%	0,00%
105	74,37%	4,48%	7,98%	12,98%	0,10%	0,10%	0,00%
104	74,36%	4,48%	7,98%	12,97%	0,10%	0,10%	0,00%
103	74,34%	4,48%	7,98%	12,97%	0,11%	0,11%	0,00%
102	74,33%	4,48%	7,98%	12,97%	0,12%	0,12%	0,00%
101	74,32%	4,48%	7,98%	12,97%	0,13%	0,13%	0,00%
100	74,31%	4,48%	7,98%	12,96%	0,14%	0,14%	0,00%
99	74,29%	4,47%	7,98%	12,96%	0,15%	0,15%	0,00%
98	74,28%	4,47%	7,98%	12,96%	0,15%	0,15%	0,00%
97	74,27%	4,47%	7,97%	12,96%	0,16%	0,16%	0,01%
96	74,16%	4,47%	7,96%	12,94%	0,23%	0,23%	0,02%
95	74,05%	4,46%	7,95%	12,92%	0,29%	0,29%	0,03%
94	73,94%	4,45%	7,94%	12,90%	0,36%	0,36%	0,04%
93	73,83%	4,45%	7,93%	12,88%	0,43%	0,43%	0,06%
92	73,39%	4,42%	7,88%	12,80%	0,69%	0,69%	0,13%
91	72,95%	4,39%	7,83%	12,73%	0,95%	0,95%	0,19%
90	72,51%	4,37%	7,79%	12,65%	1,21%	1,21%	0,26%
89	72,07%	4,34%	7,74%	12,57%	1,47%	1,47%	0,33%
88	71,54%	4,31%	7,68%	12,48%	1,76%	1,76%	0,46%
87	71,01%	4,28%	7,62%	12,39%	2,05%	2,05%	0,59%
86	70,48%	4,25%	7,57%	12,30%	2,34%	2,34%	0,72%
85	69,95%	4,21%	7,51%	12,20%	2,64%	2,64%	0,85%
84	69,52%	4,19%	7,46%	12,13%	2,84%	2,84%	1,02%
83	69,09%	4,16%	7,42%	12,05%	3,05%	3,05%	1,19%
82	68,66%	4,14%	7,37%	11,98%	3,25%	3,25%	1,36%

81	68,23%	4,11%	7,33%	11,90%	3,46%	3,46%	1,53%
80	67,66%	4,08%	7,26%	11,80%	3,71%	3,71%	1,78%
79	67,09%	4,04%	7,20%	11,71%	3,97%	3,97%	2,03%
78	66,52%	4,01%	7,14%	11,61%	4,22%	4,22%	2,28%
77	65,96%	3,97%	7,08%	11,51%	4,48%	4,48%	2,53%
76	65,43%	3,94%	7,03%	11,42%	4,68%	4,68%	2,83%
75	64,91%	3,91%	6,97%	11,32%	4,88%	4,88%	3,12%
74	64,39%	3,88%	6,91%	11,23%	5,09%	5,09%	3,42%
73	63,86%	3,85%	6,86%	11,14%	5,29%	5,29%	3,72%
72	63,44%	3,82%	6,81%	11,07%	5,42%	5,42%	4,03%
71	63,02%	3,80%	6,77%	10,99%	5,55%	5,55%	4,34%
70	62,59%	3,77%	6,72%	10,92%	5,68%	5,68%	4,65%
69	62,17%	3,74%	6,67%	10,85%	5,80%	5,80%	4,96%
68	61,65%	3,71%	6,62%	10,76%	5,95%	5,95%	5,36%
67	61,14%	3,68%	6,56%	10,67%	6,09%	6,09%	5,76%
66	60,62%	3,65%	6,51%	10,58%	6,24%	6,24%	6,16%
65	60,11%	3,62%	6,45%	10,49%	6,38%	6,38%	6,56%
64	59,68%	3,59%	6,41%	10,41%	6,46%	6,46%	6,98%
63	59,26%	3,57%	6,36%	10,34%	6,54%	6,54%	7,39%
62	58,83%	3,54%	6,32%	10,26%	6,62%	6,62%	7,81%
61	58,40%	3,52%	6,27%	10,19%	6,70%	6,70%	8,22%
60	57,84%	3,48%	6,21%	10,09%	6,81%	6,81%	8,77%
59	57,27%	3,45%	6,15%	9,99%	6,92%	6,92%	9,31%
58	56,70%	3,42%	6,09%	9,89%	7,03%	7,03%	9,86%
57	56,13%	3,38%	6,03%	9,79%	7,13%	7,13%	10,40%
56	55,62%	3,35%	5,97%	9,70%	7,20%	7,20%	10,96%
55	55,11%	3,32%	5,92%	9,62%	7,26%	7,26%	11,52%
54	54,60%	3,29%	5,86%	9,53%	7,32%	7,32%	12,08%
53	54,09%	3,26%	5,81%	9,44%	7,38%	7,38%	12,64%
52	53,67%	3,23%	5,76%	9,36%	7,38%	7,38%	13,21%
51	53,25%	3,21%	5,72%	9,29%	7,38%	7,38%	13,78%
50	52,82%	3,18%	5,67%	9,22%	7,38%	7,38%	14,35%
49	52,40%	3,16%	5,63%	9,14%	7,38%	7,38%	14,91%
48	51,84%	3,12%	5,57%	9,04%	7,41%	7,41%	15,60%
47	51,28%	3,09%	5,51%	8,95%	7,44%	7,44%	16,29%
46	50,72%	3,06%	5,45%	8,85%	7,48%	7,48%	16,97%
45	50,16%	3,02%	5,39%	8,75%	7,51%	7,51%	17,66%
44	49,61%	2,99%	5,33%	8,65%	7,51%	7,51%	18,41%
43	49,05%	2,95%	5,27%	8,56%	7,50%	7,50%	19,17%
42	48,49%	2,92%	5,21%	8,46%	7,50%	7,50%	19,92%
41	47,94%	2,89%	5,15%	8,36%	7,50%	7,50%	20,67%
40	47,37%	2,85%	5,09%	8,27%	7,46%	7,46%	21,51%
39	46,81%	2,82%	5,03%	8,17%	7,42%	7,42%	22,35%
38	46,25%	2,79%	4,97%	8,07%	7,38%	7,38%	23,18%
37	45,68%	2,75%	4,90%	7,97%	7,34%	7,34%	24,02%
36	45,13%	2,72%	4,85%	7,87%	7,27%	7,27%	24,89%
35	44,57%	2,68%	4,79%	7,78%	7,21%	7,21%	25,77%
34	44,01%	2,65%	4,73%	7,68%	7,14%	7,14%	26,64%
33	43,46%	2,62%	4,67%	7,58%	7,08%	7,08%	27,52%
32	42,89%	2,58%	4,61%	7,48%	6,98%	6,98%	28,48%
31	42,33%	2,55%	4,54%	7,39%	6,87%	6,87%	29,44%
30	41,77%	2,52%	4,48%	7,29%	6,77%	6,77%	30,41%
29	41,20%	2,48%	4,42%	7,19%	6,67%	6,67%	31,37%
28	40,64%	2,45%	4,36%	7,09%	6,55%	6,55%	32,37%
27	40,07%	2,41%	4,30%	6,99%	6,43%	6,43%	33,36%
26	39,51%	2,38%	4,24%	6,89%	6,31%	6,31%	34,36%
25	38,94%	2,35%	4,18%	6,79%	6,19%	6,19%	35,35%

24	38,38%	2,31%	4,12%	6,70%	6,03%	6,03%	36,42%
23	37,83%	2,28%	4,06%	6,60%	5,87%	5,87%	37,49%
22	37,27%	2,24%	4,00%	6,50%	5,71%	5,71%	38,56%
21	36,71%	2,21%	3,94%	6,40%	5,55%	5,55%	39,63%
20	36,15%	2,18%	3,88%	6,31%	5,36%	5,36%	40,76%
19	35,59%	2,14%	3,82%	6,21%	5,17%	5,17%	41,90%
18	35,03%	2,11%	3,76%	6,11%	4,97%	4,97%	43,04%
17	34,47%	2,08%	3,70%	6,01%	4,78%	4,78%	44,18%
16	33,91%	2,04%	3,64%	5,92%	4,57%	4,57%	45,36%
15	33,34%	2,01%	3,58%	5,82%	4,36%	4,36%	46,53%
14	32,77%	1,97%	3,52%	5,72%	4,16%	4,16%	47,71%
13	32,20%	1,94%	3,46%	5,62%	3,95%	3,95%	48,89%
12	31,59%	1,90%	3,39%	5,51%	3,70%	3,66%	50,25%
11	30,98%	1,87%	3,33%	5,41%	3,45%	3,37%	51,61%
10	30,37%	1,83%	3,26%	5,30%	3,19%	3,08%	52,97%
9	29,76%	1,79%	3,20%	5,19%	2,94%	2,78%	54,33%
8	29,02%	1,75%	3,12%	5,06%	2,70%	2,86%	55,50%
7	28,28%	1,70%	3,04%	4,93%	2,45%	2,93%	56,66%
6	27,53%	1,66%	2,96%	4,80%	2,21%	3,01%	57,83%
5	26,79%	1,61%	2,88%	4,67%	1,96%	3,08%	59,00%
4	26,09%	1,57%	2,80%	4,55%	1,66%	3,94%	59,39%
3	25,38%	1,53%	2,73%	4,43%	1,36%	4,79%	59,78%
2	24,68%	1,49%	2,65%	4,31%	1,05%	5,65%	60,18%
1	23,98%	1,44%	2,57%	4,18%	0,75%	6,50%	60,57%

#### Artikel 5 Aanpassing beleggingsschema en de fondsverdeling

- De verzekeraar heeft het recht zonder voorafgaande toestemming van de werkgever en de (gewezen) deelnemer het beleggingsschema, de fondsverdeling per beleggingscategorie en de fondsen te beperken of aan te passen voor alle pensioenverzekeringen of voor bepaalde groepen verzekeringen.
- Een wijziging als bedoeld in lid 1 wordt van kracht op een door de verzekeraar vast te stellen tijdstip en zal door de verzekeraar schriftelijk aan de verzekeringnemer worden meegedeeld.
- Onverminderd het bepaalde in lid 4 en lid 5 zullen na sluiting van een fonds de investeringspremies die voortvloeien uit een wijziging van de verzekering, in een ander fonds worden ondergebracht. Een verhoging van de premie wordt hierbij steeds beschouwd als een wijziging van de verzekering, ook als deze verhoging of de hieraan ten grondslag liggende methodiek reeds voor de sluiting van het fonds is overeengekomen.
- De verzekeraar kan op het moment dat een beleggingsmogelijkheid wordt aangewezen, bepalen dat alle na sluiting van het betreffende fonds nog voor dat fonds te betalen premies, in een ander fonds worden ondergebracht.
- De verzekeraar kan op het moment dat een beleggingsmogelijkheid wordt aangewezen, bepalen dat na sluiting van het betreffende fonds, de in dat fonds geïnvesteerde waarde in een ander fonds zal worden ondergebracht.