



FACT SHEET

CVP2 - Net

Standard portfolio

Standard portfolio

Government bonds and overlay funds	47,5%
Dutch mortgages	12,5%
Global equities	12,0%
Equities emerging markets	12,0%
High Yield	8,0%
Emerging market debt	4,0%
Listed real estate	4,0%
	100,0%

Asset categories

Government bonds euro: Achmea IM Euro Government Bond Fund

Overlay funds: Achmea IM Overlay Funds (20 yr Fund, 30 yr Fund and 40 yr Fund)

Dutch mortgages: Achmea Dutch Residential Mortgage Fund

Global equities: SNPS Developed markets equities

Equities emerging markets: Robeco QI Emerging Markets Enhanced Index Equity Fund

High Yield: Robeco High Yield Bonds

Emerging market debt: L&G Emerging Markets Government Bond (LC) Index Fund

Listed real estate: iShares Developed Real Estate Index Fund

Costs

Below is a representation of the costs for each underlying fund in the Life Cycle Portfolio. These costs are deducted from the value of your investments.



FACT SHEET

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Costs of the underlying investment funds

(more information can be viewed with the various links)

Standard portfolio

Achmea IM Euro Government Bond Fund	0.12%
Achmea IM Overlay Funds (20 yr Fund, 30 yr Fund and 40 yr Fund)	0.20%
Achmea Dutch Residential Mortgage Fund	0.30%
SNPS Developed markets equities	0.16%
Robeco Inst. Emerging Markets Quant (Robeco QI Institutional Emerging Markets Enhanced Index Equities Fund)	0.36%
Robeco High Yield (Robeco High Yield Bonds IH EUR)	0.38%
L&G Emerging Market Debt (L&G Emerging Markets Government Bond (Local Currency) Index Fund)	0.11%
Blackrock Developed Real Estate (iShares Developed Real Estate Index Fund (IE) Flexible Acc EUR)	0.09%

Unfortunately not all information is available in English

Expected costs in 2021

The expected costs of CVP2 - Net for 2021 amount to 0.21%

Trading moment

Monthly

Active ownership

Standard portfolio

EOS Hermes	Engagement policy	Report
L&GIM	Engagement policy	Report
Robeco	Engagement policy	Report

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