

**SNPS**

Shell Nederland Pensioenfonds Stichting



## FACT SHEET

### CVP1 - Gross

**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%

**Totaal portefeuille****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

## CVP1 - Gross

### Costs of the underlying investment funds

(more information can be viewed with the various links)

#### Standard portfolio

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

Unfortunately not all information is available in English

### Expected costs in 2021

The expected costs of CVP1 - Gross for 2021 amount to 0.21%

### Trading moment

Monthly

### Active ownership

#### Manager

EOS Hermes	<a href="#">Engagement policy</a>	<a href="#">Report</a>
L&GIM	<a href="#">Engagement policy</a>	<a href="#">Report</a>
Robeco	<a href="#">Engagement policy</a>	<a href="#">Report</a>

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