



# FACT SHEET

## Life Cycle Portfolio - Return

### Standard portfolio

Standard portfolio	
Global equities	30.0%
Equities emerging markets	30.0%
High Yield	20.0%
Emerging market debt	10.0%
Listed real estate	10.0%
Cash	0.0%
<b>Total portfolio</b>	<b>100.0%</b>

### Asset categories

**Global equities:** SNPS Developed markets equities  
**Equities emerging markets:** Robeco QI Emerging Markets Enhanced Index Equity Fund  
**High Yield:** Robeco Global 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.

### Costs of the underlying investment funds

(more information can be viewed with the various links)

Standard portfolio	Costs
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 Life Cycle Portfolio Return for 2021 amount to 0.21%

### Trading moment

Monthly

**SNPS**

Shell Nederland Pensioenfonds Stichting



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**Active ownership****Manager**

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

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