



Manual for do it yourself investments



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Introduction

You have opted to invest your pension contribution yourself. This means that you will be placing orders via your personal pension page. In this manual, we will describe how you can manage your investments yourself.

Your investment method and spending capacity

You can view the change in your investment method online and check it on your personal pension page. Your investment method is stated under 'Investments' – 'How do I invest?'. Your lifecycle investments will be sold within 10 days after receipt of your change request. The value of the sold investments will be credited to your investment account. The balance in the account is also your spending capacity.

Your pension contribution

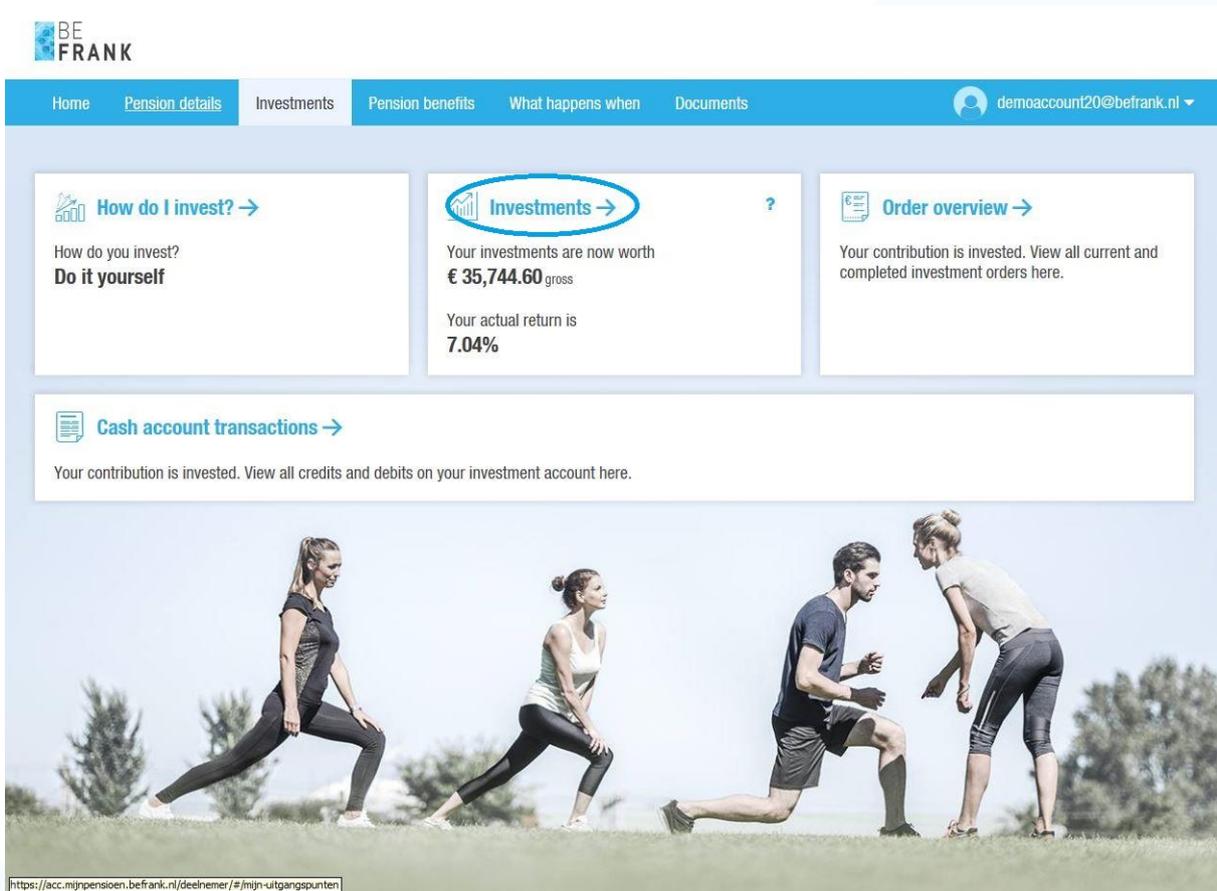
The pension contribution is paid by your employer. You can invest this pension contribution yourself by placing an order via your personal pension page. You have to place an order yourself every time when your employer pays the pension contribution and you wish to invest it yourself. If you do not place an order, your pension contribution will remain in your account and you will receive interest on the balance. This manual describes how you can invest your pension contribution.



1. Entering orders

Placing orders

You place orders via your personal pension page. You enter orders by choosing 'Investments' in the main menu. That will initially take you to a page presenting an overview. Next, click on 'Investments' in the middle (top) of your screen.



Example of Starting screen for investments



You will then automatically see an overview of all possible investment instruments. You can find information about the fund by clicking on the fund name.

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Home Pension details Investments Pension benefits What happens when Documents demoaccount20@befrank.nl

← What are my investments?

Investments

Total value funds	€ 35,057.49
Spending capacity	€ 687.11
Total value investments	€ 35,744.60
Current return	€ 2,306.19

Fund	Units	Rate	Value	Hist. value	Return	
Think iBoxx Government Bond UCITS ETF	1,032.032568	€ 13.72	€ 14,159.49	€ 14,224.80	€ -65.31	Sell Buy
Vanguard S&P 500 UCITS ETF	450.000000	€ 46.44	€ 20,898.00	€ 18,526.50	€ 2,371.50	Sell Buy

All other funds

Fund	Category	Rate	Change	Change %	Rate date	
BlackRock GF European Special Situations D2 EUR	Equities	€ 47.80	€ 0.05	0.10%	07/27/2018	Buy
BlackRock GF Fixed Income Global Opps D2 EUR (Hdg)	Bonds	€ 10.38	€ 0.01	0.10%	07/27/2018	Buy
BlackRock GF Global Allocation D2 EUR (Hdg)	Mix fund	€ 40.28	€ 0.02	0.05%	07/27/2018	Buy
BlackRock Global Funds Euro Bond D2 EUR	Bonds	€ 29.88	€ 0.03	0.10%	07/27/2018	Buy
BlackRock Global Funds Euro Markets D2RF EUR	Equities	€ 33.15	€ -0.14	-0.42%	07/27/2018	Buy

Example of Overview of investments

You can place an order by clicking on the buttons Sell or Buy.



You will then be taken to the following screen:

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← Investments

Buy units

SUBMIT CHECK READY

For what amount would you like to buy units?

Fund name: BlackRock GF European Special Situations D2 EUR

Last rate: € 47.80

Spending capacity: € 687.11

Investment amount: (in full euros)

Next

Note: The final rate is determined at the time of processing your order on the financial market. The final rate can therefore deviate from the current rate. Orders that you submit before 11:00 are processed the same day. Orders that you submit after 11:00 will be processed on the next day.

Step 1 Buy units

Enter the amount here for which you wish to buy units. Then click on 'Next' (bottom-left).



Buy units



For what amount would you like to buy units?

Fund name: BlackRock GF European Special Situations D2 EUR
Investment amount: € 100.00
Order date: 08/03/2018
Remaining spending capacity: € 587.11
Password:

Back

Next

Step 2 Buy units

Then enter your password to confirm the order and click on 'Next' again. This is the same password that you use to log in to your personal pension page.

Spending capacity

Whenever you place an order, your spending capacity and the effect of the order on the spending capacity are calculated immediately. It is important for you to realise that we apply the approval rules in a strict manner. If the available spending capacity is insufficient based on the last known prices (for instance, by just one eurocent), your order will not be approved. The website will always give you a detailed explanation if you did not enter an order in the correct manner or if the order cannot be approved. However, if you make a mistake when entering an order (e.g. if you enter a wrong number or a different fund than intended) but the order does meet all requirements, this will not be identified. Therefore, always check your order carefully before providing your approval.



← Investments

Buy units



Your order, with order number 10514366, was submitted and is being processed.

Because of the opening hours of various stock exchanges, processing your order can take up to several days.

[To order overview](#)

[To my investments](#)



Step 3 Buy units

Your order has now been submitted.



2. Processing of orders

Time of processing

BeFrank collects the orders once a day for each fund. The time depends on the fund, either at 11.00 a.m. or at 1.30 p.m. You can find the time on your personal pension page. Orders submitted before 10.45 a.m. or 1.15 p.m. are always included in the processing. After being collected, the orders are processed as soon as possible in the financial market.

Order status and processing

You can see the order status of your order in the Order overview. You will find this under 'Investments' on your pension page. You can also see here what your spending capacity is and which funds you are investing in. You can see the debit and credit entries in the transaction overview. If you have any questions about your order or its execution, please contact BeFrank's Customer Service.

Market Orders

You will only invest by means of market orders at BeFrank. A market order at be is also referred to as an order at best. Put simply, it is a buy or sell order that is executed at the price prevailing at the time of submission. No price limit is stated for a market order. As there is no price limit, the orders are executed at the market price.

Placing orders in the event of an internet malfunction

If you can no longer access your account via your personal pension page owing to a technical malfunction, you can contact BeFrank's Customer Service. In the event of a malfunction you will however have to expect longer waiting times.



3. Do it yourself investments or Lifecycle investments

Your investment portfolio

If you invest yourself, you will be diverging from the advice that we give about your investments. We always advise you to invest in the lifecycle that is appropriate for your risk profile. We inform you every year about the composition of your investment portfolio compared with the recommended composition. You yourself are responsible for submitting orders.

Discontinuing do it yourself investments

If you wish to revert to investing in the lifecycle, you can easily arrange this via your personal pension page. Under 'Investments', click on 'How do I invest?'. Here you can choose the option 'I want to invest on a lifecycle basis'.



4. Contact

Do you have any questions?

If so, contact us via klantenservice@BeFrank.nl. We are available every working day between 8.00 a.m. and 6.00 p.m. via WhatsApp on +31(0)6 - 23 30 19 10 and by telephone via +31 (0)20 - 562 1100.