

Investment returns 1st half year 2019

contracts started before 2019

Ambitious Lifecycle

age	defensive	neutral	offensive
36	12,54%	14,05%	14,31%
46	12,54%	14,05%	14,31%
56	14,90%	15,46%	14,31%
66	10,49%	11,65%	12,52%

Passive Lifecycle

age	defensive	neutral	offensive
36	11,21%	12,53%	13,84%
46	11,21%	12,53%	13,84%
56	15,84%	14,91%	13,84%
66	10,49%	10,49%	10,49%

Active Lifecycle

age	defensive	neutral	offensive
36	11,79%	12,99%	14,30%
46	11,79%	12,99%	14,30%
56	16,13%	15,23%	14,30%
66	10,49%	10,49%	10,49%

Sustainable Lifecycle

age	defensive	neutral	offensive
36	10,50%	11,82%	13,14%
46	10,50%	11,82%	13,14%
56	15,48%	14,41%	13,14%
66	10,49%	10,49%	10,49%

Contracts started from 2019

Passive Lifecycle*

age	very defensive	defensive	neutral	offensive	very offensive
45	10,91%	11,62%	11,57%	11,98%	12,23%
55	13,17%	13,36%	11,97%	11,84%	12,23%
67	7,74%	9,15%	9,85%	10,21%	10,56%

Active Lifecycle

age	very defensive	defensive	neutral	offensive	very offensive
45	13,02%	13,86%	13,96%	14,50%	14,90%
55	14,32%	14,95%	14,18%	14,37%	14,90%
67	7,62%	9,30%	10,14%	10,56%	10,98%

Sustainable Lifecycle

age	defensive	neutral	offensive
36	12,48%	13,01%	13,54%
46	12,48%	13,01%	13,54%
56	14,33%	13,87%	13,99%
66	10,34%	11,20%	11,67%

* The returns of the Passive Lifecycle are from January 8, 2019