

Investment returns Q1 2020

Contracts started before 2019

Ambitious Lifecycle

age	defensive	neutral	offensive
36	-14.22%	-17.74%	-18.47%
46	-14.22%	-17.74%	-18.47%
56	-7.16%	-13.08%	-18.47%
66	1.48%	-0.47%	-1.35%

Passive Lifecycle

age	defensive	neutral	offensive
36	-11.22%	-14.21%	-17.20%
46	-11.22%	-14.21%	-17.20%
56	-3.06%	-8.42%	-17.20%
66	1.48%	1.48%	1.48%

Active Lifecycle

age	defensive	neutral	offensive
36	-12.52%	-14.56%	-16.53%
46	-12.52%	-14.56%	-16.53%
56	-3.71%	-8.67%	-16.53%
66	1.48%	1.48%	1.48%

Sustainable Lifecycle

age	defensive	neutral	offensive
36	-9.12%	-11.03%	-12.94%
46	-9.12%	-11.03%	-12.94%
56	-2.01%	-6.19%	-12.94%
66	1.48%	1.48%	1.48%

Contracts started from 2019

Passive Lifecycle*

age	very defensive	defensive	neutral	offensive	very offensive
45	-15.70%	-16.30%	-16.90%	-17.50%	-18.10%
55	-6.10%	-9.60%	-15.10%	-17.50%	-18.10%
67	3.30%	1.40%	0.60%	0.20%	-0.10%

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

Active Lifecycle

age	very defensive	defensive	neutral	offensive	very offensive
45	-11.90%	-12.30%	-12.70%	-13.10%	-13.50%
55	-3.80%	-6.70%	-11.20%	-13.10%	-13.50%
67	3.30%	1.90%	1.30%	1.00%	0.80%

Sustainable Lifecycle

age	very defensive	defensive	neutral	offensive	very offensive
45	-11.92%	-12.57%	-13.22%	-13.87%	-14.52%
55	-3.77%	-6.68%	-11.67%	-13.87%	-14.52%
67	3.63%	2.21%	1.50%	1.14%	0.78%

The returns include dividend and after deduction of fund and transaction costs, but excluding the management costs charged by BeFrank. These return overviews have been compiled with care by BeFrank. This information is not legally binding.