

Returns through Q3 2020

Passive Lifecycle					
age	very defensive	defensive	neutral	offensive	very offensive
45	-2,06%	-2,24%	-2,42%	-2,59%	-2,77%
55	4,31%	2,51%	-1,11%	-2,59%	-2,77%
67	5,66%	5,58%	5,54%	5,67%	5,52%
Active Lifecycle					
age	very defensive	defensive	neutral	offensive	very offensive
45	5,24%	5,50%	5,75%	6,01%	6,26%
55	8,70%	8,23%	6,54%	6,01%	6,26%
67	5,66%	6,49%	6,90%	7,33%	7,32%
Sustainable Lifecycle					
age	very defensive	defensive	neutral	offensive	very offensive
45	-0,83%	-1,01%	-1,19%	-1,36%	-1,54%
55	4,85%	3,32%	-0,03%	-1,36%	-1,54%
67	6,16%	6,17%	6,18%	6,18%	6,18%

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