

Life Cycles Pensioen	Pensioen	Regeling	Collectief				MODELPORTEFEUILLES MARKT			
ASR Life Cycles Beleggen	2015	3 jaar	5 jaar	Stdev	Rating	LKF	Resultaten gemeten naar Benchmark***	2015	3 jaar	5 jaar
ASR Defensief 7-15/Profiel E	4,47%	7,28%	6,37%	nb	geen	1,35%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
ASR Neutraal 7-15/Profiel F	5,47%	8,43%	7,04%	nb	geen	1,35%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
ASR Neutraal 15 +/Profiel G	7,87%	10,86%	8,35%	nb	geen	1,36%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
ASR Ambitueus 15 +/Profiel H	8,73%	11,90%	8,92%	nb	geen	1,37%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
ASR Offensief 15 +/Profiel I	10,24%	13,60%	9,88%	nb	geen	1,38%	MSCI World NR USD	10,42%	16,94%	12,23%
Allianz EG Beleggen**	2015	3 jaar	5 jaar	Stdev	Rating	TER	Resultaten gemeten naar Benchmark***	2015	3 jaar	5 jaar
EG Beleggen Zeer Defensief	-0,20%	6,06%	6,53%	4,83	****	0,75%	Citi EMU GBI EUR	1,65%	5,55%	6,12%
EG Beleggen Defensief	3,11%	7,21%	6,67%	7,79	****	0,89%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
EG Beleggen Neutraal	5,95%	8,19%	6,78%	10,33	****	1,01%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
EG Beleggen Standaard	7,36%	8,68%	6,84%	11,59	****	1,07%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
EG Beleggen Offensief	8,78%	9,17%	6,90%	12,86	****	1,13%	MSCI World NR USD	10,42%	16,94%	12,23%
Zwitzerleven Life Cyles	2015	3 jaar	5 jaar	Stdev	Rating	TER	Resultaten gemeten naar Benchmark***	2015	3 jaar	5 jaar
HorizonBeleggen 2020-2024	1,97%	7,03%	7,49%	4	geen	0,58%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
HorizonBeleggen 2025-2029	4,26%	8,39%	8,15%	4	geen	0,58%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
HorizonBeleggen 2030-2034	5,51%	9,16%	8,44%	4	geen	0,58%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
HorizonBeleggen 20+	5,51%	9,44%	8,29%	5	geen	0,58%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
PPI AEGON	2015	3 jaar	5 jaar	Stdev	Rating	TER	Resultaten gemeten naar Benchmark***	2014	3 jaar	5 jaar
Balanced DC Fund A	-0,84%	5,99%	nbn	nb	geen	0,54%	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
Balanced DC Fund B	-0,83%	7,38%	nbn	nb	geen	0,54%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Balanced DC Fund C	-0,91%	8,46%	nbn	nb	geen	0,54%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Balanced DC Fund D	-0,81%	8,64%	nbn	nb	geen	0,55%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Balanced DC Fund E	-0,69%	9,35%	nbn	nb	geen	0,57%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Balanced DC Fund F	-0,76%	8,91%	nbn	nb	geen	0,53%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Balanced DC Fund G	-0,82%	8,81%	nbn	nb	geen	0,49%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Balanced DC Fund H	-0,80%	8,15%	nbn	nb	geen	0,46%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Balanced DC Fund I	-0,89%	nbn	nbn	nb	geen	0,54%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Balanced DC Fund J	-0,95%	nbn	nbn	nb	geen	0,54%	MSCI World NR USD	10,42%	16,94%	12,23%
Brand New Day	2015	3 jaar	5 jaar	Stdev	Rating	TER	Resultaten gemeten naar Benchmark***	2015	3 jaar	5 jaar
Defensief	1,21%	10,44%	10,93%	nb	geen	0,61%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Neutraal	-0,52%	8,79%	10,36%	nb	geen	0,61%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Offensief	-2,25%	7,07%	9,65%	nb	geen	0,61%	MSCI World NR USD	10,42%	16,94%	12,23%
Robeco Life Cycles	2015	3 jaar	5 jaar	Stdev	Rating	TER	Resultaten gemeten naar Benchmark***	2015	3 jaar	5 jaar
RCLF 2020 Defensief	0,83%	4,94%	5,28%	4,25	***	0,64%	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
RCLF 2025 Neutraal	0,68%	6,11%	4,77%	5,75	***	0,64%	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
RCLF 2030 Offensief	1,00%	7,70%	5,73%	6,99	***	0,64%	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
RCLF 2040 Zeer Offensief	1,97%	9,19%	6,66%	8,56	***	0,64%	MSCI World NR USD	10,42%	16,94%	12,23%
***Dit is door Morningstar gekozen benchmark van de meeste modelportefeuilles. Wij leggen alle Life Cycles pensioen dus langs dezelfde meetlat!										
BELEGGINGSFONDSEN Pensioen							BELEGGINGSFONDSEN Pensioen			
Zwitzerleven	2015	3 jaar	5 jaar	LKF	St. dev	Rating	BENCHMARK*	2015	3 jaar	5 jaar
ZL Aandelenfonds	7,30%	12,32%	7,15%	0,54%	6	nvt	Euronext AEX All Share TR EUR	8,11%	12,00%	7,49%
ZL Europees Aandelenfonds	13,81%	13,39%	9,68%	0,54%	6	nvt	MSCI Europe NR EUR	8,22%	11,48%	8,36%

ZL Geldmarktfonds	-0,05%	0,17%	0,68%	0,54%	1	nvt	Citi EUR EuroDep 3 Mon EUR	-0,05%	0,06%	0,39%
ZL Government Bonds 10+ Fonds	0,01%	5,81%	7,34%	0,54%	3	nvt	Barclays Euro Aggregate Bond TR EUR	1,00%	4,66%	5,65%
ZL Mixfonds	7,86%	9,49%	8,12%	0,54%	4	nvt	50% BarclaysEU Agg TR&50% FTSE World TR	5,62%	10,36%	8,78%
ZL Obligatiefonds	0,81%	4,92%	5,92%	0,54%	3	nvt	50% Barclays Euro Agg. Bond/50% Agg.Corps	0,22%	4,00%	5,29%
ZL Vastgoedfonds	17,06%	15,73%	10,96%	1,04%	6	nvt	FTSE NAREIT Develop Europe Real Estate	18,80%	18,40%	14,10%
ZL Credits Fonds	-0,52%	3,36%	4,93%	0,54%	3	nvt	Barclays Euro Aggregate Bond TR EUR	1,00%	4,66%	5,65%
ZL Wereld Aandelenfonds	8,21%	13,31%	8,21%	0,52%	5	nvt	MSCI World NR USD	10,42%	16,94%	12,23%
ZL Selectie Fonds	12,27%	nbn	nbn	0,76%	nb	nvt	50% BarclaysEU Agg TR&50% FTSE World TR	5,62%	10,36%	8,78%
ZL Medium Duration Fonds	0,25%	3,85%	nbn	0,54%	nb	nvt	Citi EMU GBI EUR	1,65%	5,55%	6,12%
ZL Long Duration Fonds	-1,45%	8,36%	nbn	0,54%	nb	nvt	Citi EMU GBI 10+ EUR	2,40%	10,22%	10,35%
Ishares MSCI Europe UCITS ETF	8,32%	11,53%	8,47%	0,33%	12,92	****	MSCI Europe NR EUR	8,22%	11,48%	8,36%
Ishares Core S&P 500 UCITS ETF	11,94%	23,45%	nbn	0,07%	12,54	*****	Standard & Poor 500 TR USD	12,93%	22,80%	17,42%
Ishares MSCI Emerging Markets U ETF	-5,99%	-3,21%	-2,63%	0,68%	14,84	***	MSCI Emerging Markets NR USD	-5,22%	-0,55%	-0,70%
Ishares MSCI Pacific Ex Japan ETF	2,03%	nbn	nbn	0,20%	nbn	***	MSCI AC Asia Pac Ex Japan NR USD	1,18%	5,99%	4,16%
Ishares MSCI Japan IMI UCITS ETF	22,79%	17,16%	8,59%	0,20%	15,23	****	MSCI Japan NR JPY	22,05%	17,52%	8,89%
Ishares \$ Corporate Bonds UCITS ETF	6,94%	4,88%	5,33%	0,20%	11,30	****	Barclays US CORP Investment Grade TR USD	10,63%	8,45%	9,04%
Ishares Euro Inflation Linked GV Bonds	0,62%	0,88%	1,96%	0,25%	4,62	***	Barclays Euro Infln Lkd TR EUR	0,85%	0,64%	2,35%
ASN Bank	2015	3 jaar	5 jaar	LKF	St. dev.	Rating	BENCHMARK*	2015	3 jaar	5 jaar
ASN Duurzaam Aandelenfonds	20,42%	22,74%	14,41%	0,87	12,78	*****	MSCI World Growth NR USD	14,86%	18,96%	13,45%
ASN Milieu & Waterfonds	18,71%	18,28%	10,40%	1,37	12,22	*****	MSCI World NR USD	10,52%	16,94%	12,23%
ASN Duurzaam Mixfonds	9,67%	12,67%	9,23%	0,71	6,85	*****	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
ASN Duurzaam Obligatiefonds	0,28%	4,24%	4,49%	0,56	4,31	***	Citi EMU GBI EUR	1,65%	5,55%	6,12%
Allianz BELEGGINGSFONDSEN	2015	3 jaar	5 jaar	LKF	St. dev.	Rating	BENCHMARK*	2015	3 jaar	5 jaar
Allianz Amerika Aandelen Fonds	-1,38%	10,27%	8,72%	1,16	11,15	**	Standard & Poor 500 TR USD	12,93%	22,80%	17,42%
Allianz Duurzaam Wereldfonds	13,40%	16,00%	11,67%	1,15	12,97	***	MSCI World Growth NR USD	14,86%	18,96%	13,45%
Allianz Europa Aandelenfonds	10,80%	9,03%	6,85%	1,11	13,35	***	MSCI Europe NR EUR	8,22%	11,48%	8,36%
Allianz Pacific Aandelenfonds	15,20%	9,30%	5,33%	1,24	15,52	****	MSCI AC Asia Pacific NR USD	9,21%	10,04%	6,09%
Allianz Selectie Fonds	5,80%	9,21%	7,47%	1,11	9,50	*****	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Allianz Euro Obligatiefonds	-0,20%	6,06%	6,53%	0,75	4,83	****	Citi EMU GBI EUR	1,65%	5,55%	6,12%
ASR Fondsen Pensioen**	2015	3 jaar	5 jaar	LKF	St. dev.	Rating	BENCHMARK*	2015	3 jaar	5 jaar
BNP Paribas OBAM Classic	17,78%	14,18%	4,37%	0,63%	13,86%	**	MSCI World NR USD	10,42%	16,94%	12,23%
ASR Aandelenfonds	10,16%	14,46%	10,55%	1,13%	6	nb	MSCI World NR USD	10,42%	16,94%	12,23%
ASR Europafonds	7,20%	8,98%	7,66%	1,38%	6	nb	MSCI Europe NR EUR	8,22%	11,48%	8,36%
ASR Obligatiefonds	0,09%	3,23%	4,24%	0,78%	3	nb	50% Barclays Euro Agg. Bond/50% Agg.Corps	0,22%	4,00%	5,29%
ASR Liquiditeitenfonds	-0,27%	-0,12%	0,10%	0,49%	1	nb	Citi EUR EuroDep 3 Mon EUR	-0,05%	0,06%	0,39%
ASR SRI Meerwaarde Aandelenfonds	15,83%	18,29%	12,45%	1,35%	6	nb	MSCI World NR USD	10,42%	16,94%	12,23%
ASR SRI FutureVision	9,89%	12,33%	8,87%	2,70%	6	nb	MSCI World NR USD	10,42%	16,94%	12,23%
ASR SRI Mixfonds	5,98%	8,75%	7,43%	1,62%	4	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
ASR SRI Obligatiefonds	0,47%	4,03%	5,01%	0,76%	3	nb	Barclays Euro Aggregate Bond TR EUR	1,00%	4,66%	5,65%
AEGON Fondsen Pensioen**	2015	3 jaar*	5 jaar	LKF	St. dec	Rating	BENCHMARK*	2015	3 jaar	5 jaar
Aegon World Equity Index Fund	1,65%	11,13%	nbn	0,27%	7	nb	MSCI World NR USD	10,42%	16,94%	12,23%
Aegon Vastgoed Fund Internationaal	11,29%	11,33%	10,99%	0,52%	8,5	nb	FTSE NAREIT US Real Estate USD	4,40%	10,20%	11,50%
Aegon Global Commodity Fund	-34,17%	-24,56%	-15,87%	0,34%	10	nb	MSCI World Commodity Producers Index	-25,32%	-12,68%	-9,61%

Aegon Global High Yield Fund EUR	-2,70%	3,53%	6,57%	0,44%	5	nb	Barclays Corp High Yield B. 70% USD/30% EU	4,40%	7,27%	9,90%
Aegon Core EU Governm. Bond Index	0,29%	3,14%	4,68%	0,07%	2,5	nb	Barclays Euro Agg Bond TR EUR	1,00%	4,66%	5,65%
Aegon European Credit Fund	-0,38%	3,81%	5,58%	0,18%	3,5	nb	Barclays Euro Agg Corps TR EUR	-0,56%	3,33%	4,93%
Aegon Emerging Market Debt Fund	0,65%	-0,28%	4,72%	0,64%	6	nb	JP Morgan Emerging Markets Dept Hgd EU	0,75%	-0,34%	5,07%
Aegon ABS Fund	0,54%	7,96%	7,83%	0,15%	3	nb	Barclays Capital Pan Euro ABS Fixed Index	-0,50%	5,66%	4,70%
Aegon Money Market Euro Fund	0,01%	0,34%	nnb	0,11%	1,5	nb	Citi EUR EuroDep 3 Mon EUR	-0,05%	0,06%	0,39%
Brand New Day	2015	3 jaar*	5 jaar	LKF	St. dec	Rating	BENCHMARK*	2015	3 jaar	5 jaar
BDN Duurzaam Wereld Indexfonds	10,09%	16,08%	11,17%	0,50%	nb	nb	MSCI World Growth NR USD	14,86%	18,96%	13,45%
BND Wereld Indexfonds Collectief	1,48%	12,25%	8,70%	0,25%	nb	nb	MSCI World NR USD	10,42%	16,94%	12,23%
BDN Staatsobligaties Lang Collectief	-0,65%	7,24%	7,79%	0,25%	nb	nb	Citi EMU GBI 10+ EUR	2,40%	10,22%	10,35%
BDN Staatsobligaties Kort Collectief	0,29%	1,92%	3,66%	0,25%	nb	nb	Citi EMU GBI EUR	1,65%	5,55%	6,12%
BDN Spaarfonds Collectief	1,52%	1,61%	1,79%	0,59%	nb	nb	Citi EUR EuroDep 3 Mon EUR	-0,05%	0,06%	0,39%
OVERIGE BELEGGINGSFONDSEN							OVERIGE BELEGGINGSFONDSEN			
Legal & General Beleggingsfondsen	2015	3 jaar	5 jaar	LKF	St. dec	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
IShares MSCI World Inc EUR	8,06%	15,13%	9,90%	0,50%	11,70	*****	MSCI World NR USD	10,52%	16,94%	12,23%
IShares MSCI Europe UCITS ETF	8,32%	11,53%	8,47%	0,35%	12,92	****	MSCI Europe NR EUR	8,22%	11,48%	8,36%
IShares MSCI Brazil UCITS ETF EUR	-36,98%	-22,74%	-19,87%	0,74%	26,10	***	MSCI Brazil NR USD	-34,69%	-19,92%	16,39%
IShares MSCI BRIC UCITS ETF	-4,63%	-2,82%	-4,52%	0,74%	17,22	*****	MSCI BRIC NR USD	-3,60%	-0,53%	-2,41%
IShares FTSE China 25 Inc EUR	-5,52%	2,96%	0,37%	0,74%	21,23	**	MSCI China NR USD	2,68%	7,77%	4,99%
IShares MSCI AC Far Est Ex J Inc EUR	-2,90%	2,37%	1,55%	0,74%	15,39	****	MSCI AC Asia Pac Ex Japan NR USD	1,18%	5,99%	4,16%
IShares MSCI Emerging Markets U ETF	-8,30%	-3,23%	-3,08%	0,68%	14,84	***	MSCI Emerging Markets NR USD	-5,22%	-0,55%	-0,70%
IShares S&P Global Water	8,61%	11,26%	8,36%	0,20%	3,18	****	Standard & Poor Global Water	10,24%	16,93%	12,97%
IShares Euro Corporate Bonds UCITS ETF	-0,92%	3,13%	4,54%	0,20%	3,18	****	Barclays Euro Agg Corps TR EUR	-0,56%	3,33%	4,93%
BNP Paribas OBAM	17,78%	14,18%	4,37%	0,63%	13,86	**	MSCI World NR USD	10,52%	16,94%	12,23%
Robeco CGF Emerging Markets Equity	-3,16%	0,14%	-1,11%	1,01%	15,72	***	MSCI Emerging Markets NR USD	-5,22%	-0,55%	-0,70%
Robeco Global Total Return Bond Fund	0,24%	2,11%	3,88%	0,52%	3,29	***	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
DWS Top Dividende FD	13,33%	15,69%	11,83%	0,90%	10,38	*****	MSCI World High Dividend Yield NR USD	7,83%	13,64%	11,73%
NN Hoog Dividend Aandelenfonds	7,52%	14,22%	10,56%	0,83%	12,92	****	MSCI World High Dividend Yield NR USD	7,83%	13,64%	11,73%
Fidelity Euro Balanced Fund Acc. EUR	9,01%	10,32%	9,12%	0,91%	8,85	*****	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
* Inzake benchmark per fonds worden fondsen zoveel mogelijk langs dezelfde benchmark gelegd, dan wel vergelijkbare door Morningstar gepubliceerde benchmarks.										
** Bij ASR huisfondsen wordt geen standaarddeviatie maar een risicoprofiel per fonds doorgegeven van 1 t/m 6, waarbij hoe hoger het risico hoe hoger het getal										
** Bij Aegon huisfondsen wordt geen standaarddeviatie maar een risicoprofiel per fonds doorgegeven van 1 t/m 10, waarbij hoe hoger het risico hoe hoger het getal.										
ModelPortefeuilles Beleggen							ModelPortefeuilles Beleggen			
Sparinvest Mixfondsen	2015	3 jaar	5 jaar	LKF	St. dec	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Sparinvest Sivac Securus	2,84%	4,50%	3,95%	1,25%	3,67	****	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Sparinvest Sivac Balance	6,33%	8,90%	nnb	1,40%	6,33	*****	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Sparinvest Sivac Procedo	8,31%	10,97%	8,31%	1,50%	7,95	*****	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Brand New Day**	2015	3 jaar	5 jaar	LKF	St. dec	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Zeer Defensief	0,27%	3,56%	4,07%	0,61%	geen	nb	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
Defensief	0,46%	5,55%	5,06%	0,61%	geen	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Neutraal	0,66%	7,54%	5,98%	0,61%	geen	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Offensief	0,86%	9,56%	6,84%	0,61%	geen	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Zeer offensief	1,05%	11,51%	7,65%	0,61%	geen	nb	MSCI World NR USD	10,42%	16,94%	12,23%

Allianz Plus Modelportefeuilles	2015	3 jaar	5 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Portefeuille zeer defensief	0,81%	5,46%	5,41%	0,74%	1,05%	nb	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
Portefeuille defensief	1,95%	6,58%	6,20%	0,84%	2,78%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Portefeuille neutraal	2,92%	7,82%	6,89%	0,95%	4,77%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Portefeuille offensief	3,89%	9,05%	7,58%	1,06%	6,66%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Portefeuille zeer offensief	4,93%	9,56%	7,72%	1,11%	8,11%	nb	MSCI World NR USD	10,42%	16,94%	12,23%
NNEK Fondsenmozaïek	2015	3 jaar	5 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Portefeuille Waakzaamheid Plus	-1,70%	0,30%	0,80%	1,00%	1,05%	nb	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
Portefeuille Waakzaamheid	-1,20%	1,60%	1,50%	1,20%	2,78%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Portefeuille Balans	-0,10%	3,80%	2,20%	1,50%	4,77%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Portefeuille Welvaart	1,20%	6,00%	3,70%	1,50%	6,66%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Portefeuille Welvaart Plus	2,20%	8,00%	4,70%	1,50%	8,11%	nb	MSCI World NR USD	10,42%	16,94%	12,23%
NNEK Indexmozaïek	2015	3 jaar	5 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Indexmozaïek I	1,50%	4,40%	nbn	1,00%	1,05%	nb	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
Indexmozaïek II	2,20%	5,00%	nbn	1,20%	2,78%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Indexmozaïek III	3,70%	6,90%	nbn	1,50%	4,77%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Indexmozaïek IV	5,00%	8,40%	nbn	1,50%	6,66%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
Indexmozaïek V	6,10%	9,70%	nbn	1,50%	8,11%	nb	MSCI World NR USD	10,42%	16,94%	12,23%
Think ETF's	2015	3 jaar	5 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
Think UCITS ETF defensief	5,59%	5,99%	5,05%	0,27%	4,63%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
Think UCITS ETF neutraal	7,99%	9,09%	6,34%	0,28%	6,96%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
Think UCITS ETF offensief	10,29%	11,37%	7,21%	0,29%	9,48%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
OXBY	2015	3 jaar	4 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
OXBY LAAG defensief	0,90%	4,13%	5,65%	0,90%	5,40%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
OXBY MIDDEN neutraal	3,20%	4,93%	6,15%	0,90%	7,40%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
OXBY HOOG offensief	4,40%	5,57%	6,70%	0,90%	9,70%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
FOR TOMORROW	2015	3 jaar	5 jaar	LKF	St. dev	Rating	Resultaten gemeten naar Benchmark*	2015	3 jaar	5 jaar
For Tomorrow zeer defensief	1,11%	4,89%	5,66%	1,12%	4,04%	nb	Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
For Tomorrow defensief	2,21%	5,39%	5,79%	1,23%	5,09%	nb	75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
For Tomorrow neutraal	2,85%	5,73%	5,82%	1,33%	6,66%	nb	50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
For Tomorrow offensief	4,06%	9,05%	5,95%	1,44%	8,34%	nb	25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
For Tomorrow zeer offensief	5,08%	6,73%	6,03%	1,55%	10,23%	nb	MSCI World NR USD	10,42%	16,94%	12,23%
Indices beleggingen	2015	3 jaar	5 jaar				Indices beleggingen	2015	3 jaar	5 jaar
Aandelen							Vastgoed Mixfondsen Obligaties			
MSCI World NR USD	10,42%	16,94%	12,23%				FTSE NAREIT US Real Estate USD	4,40%	10,20%	11,50%
MSCI World Growth NR USD	14,86%	18,96%	13,45%				FTSE NAREIT Develop Europe Real Estate	18,80%	18,40%	14,10%
MSCI World Value NR USD	6,02%	14,89%	10,97%				MSCI World Materials NR USD	-5,60%	0,33%	-1,72%
MSCI World Small Cap NR USD	11,05%	17,74%	12,16%				MSCI World Commodity Producers Index	-25,32%	-12,68%	-9,61%
MSCI Emerging Markets NR USD	-5,22%	-0,55%	-0,70%				75% BarclaysEU Agg TR & 25% FTSE World TR	3,36%	7,51%	7,24%
MSCI Europe NR EUR	8,22%	11,48%	8,36%				50% BarclaysEU Agg TR & 50% FTSE World TR	5,62%	10,36%	8,78%
MSCI Europe Growth NR EUR	15,85%	13,94%	10,22%				25% BarclaysEU Agg TR & 75% FTSE World TR	7,80%	13,21%	10,28%
MSCI Europe Value NR EUR	0,65%	8,85%	6,34%				Barclays Global Aggregate TR Hdg EUR	0,68%	2,58%	3,85%
MSCI Europe Small Cap NR EUR	23,53%	20,61%	12,96%				Barclays US Aggregate Bond TR USD	12,01%	8,21%	7,70%

MSCI AC Asia Pac Ex Japan NR USD	1,18%	5,99%	4,16%
MSCI AC Asia Pacific NR USD	9,21%	10,04%	6,09%
MSCI Japan NR JPY	22,05%	17,52%	8,89%
MSCI EM Latin America NR USD	-23,18%	-14,00%	-10,72%
MSCI BRIC NR USD	-3,60%	-0,53%	-2,41%
MSCI Australia NR USD	0,31%	3,21%	3,99%
MSCI EMU NR EUR	9,81%	12,22%	7,49%
MSCI Brazil NR USD	-34,69%	-19,92%	-16,39%
MSCI China NR USD	2,68%	7,77%	4,99%
Standard & Poor 500 TR USD	12,93%	22,80%	17,42%
Standard & Poor Global Water	10,24%	16,93%	12,97%
FTSE EPRA/NAREIT Eurozone TR EUR	17,39%	15,46%	11,26%
FTSE EPRA/NAREIT US TR USD	14,78%	18,67%	16,67%
Euronext AEX All Share TR EUR	8,11%	12,00%	7,49%
MSCI World Energy NR USD	-14,00%	-0,73%	0,31%
Rendement gemeten per 31/12/2015			

Barclays Euro Aggregate Bond TR EUR	1,00%	4,66%	5,65%
Barclays US CORP Investment Grade TR USD	10,63%	8,45%	9,04%
Barclays Global Infln Lkd TR USD	5,85%	4,91%	7,04%
Barclays Euro Infln Lkd TR EUR	0,85%	0,64%	2,35%
Barclays Euro Agg Corps TR EUR	-0,56%	3,33%	4,93%
Barclays Global Agg Corp TR USD	7,42%	6,60%	7,42%
MSCI World High Dividend Yield NR USD	7,83%	13,64%	11,73%
50% Barclays Euro Agg. Bond/50% Agg. Corps	0,22%	4,00%	5,29%
JP Morgan Emerging Markets Dept Hgd EU	0,75%	-0,34%	5,07%
Barclays Corp High Yield B. 70% USD/30% EU	4,40%	7,27%	9,90%
Barclays Capital Pan Euro ABS Fixed Index	-0,50%	5,66%	4,70%
Barclays Euro Agg Bond TR EUR	1,00%	4,66%	5,65%
Citi EUR EuroDep 3 Mon EUR	-0,05%	0,06%	0,39%
Citi EMU GBI EUR	1,65%	5,55%	6,12%
Citi EMU GBI 10+ EUR	2,40%	10,22%	10,35%
Bron: Morningstar.nl/indexrendementen			