

Results of survey into Zwitserleven Pensioen investment risk

We invest your pension capital to ensure that you have sufficient pension income later. Investing usually yields more than saving, but it also means that you are exposed to more risk. Investing may cause your pension income to turn out higher or lower than expected. We conducted a survey from 4 to 24 April 2024 to determine how much risk participants in the pension scheme want to take on average. This aids us in shaping our investment policies. The results of the survey can be found below.

Legally required

The survey looked at how much risk participants of the pension scheme want to take with their pension capital on average. And what they expect in terms of pension income. It is a legal requirement to periodically carry out such a survey. In addition, the form of investment in which we invest as standard must be consistent with the results of the survey. We invest in the standard form of investment, unless your employee makes a different choice.

Outcome

More risk, with a higher 'expected pension'

To gain insight, we asked 15 open and multiple choice questions. The survey showed that, on average, participants want to take slightly more risk when investing than is currently done in the standard asset mix. This results in a higher 'expected pension'. That is why we are making adjustments. As part of DynamischBeleggen, the new standard form of investment, we will invest more and longer in shares. These changes will be implemented during the transition to the administration system of Zwitserleven PPI.

Increased risk generally means a better result of the investments, which can lead to a higher expected pension in the long term. However, the chance of a lower pension also increases. If the investments disappoint, this can lead to a worse result for the investments and therefore a lower expected pension.

Investment funds in the lifecycles

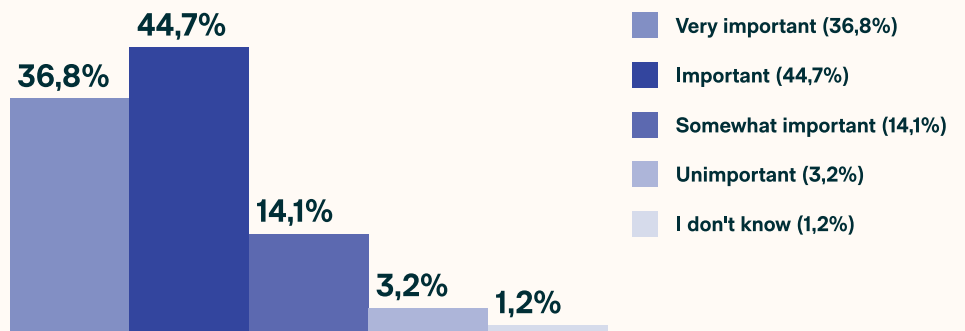
We use the following funds in the lifecycles within DynamischBeleggen:

1. [Zwitserleven Credits Hypotheken Mixfonds](#)
2. [Zwitserleven Selectie Fonds](#)
3. [Zwitserleven Wereld Aandelenfonds](#)
4. [Zwitserleven Medium Duration Fonds](#)
5. [Zwitserleven Long Duration Fonds](#)
6. [Zwitserleven Ultra Long Duration Fonds](#)

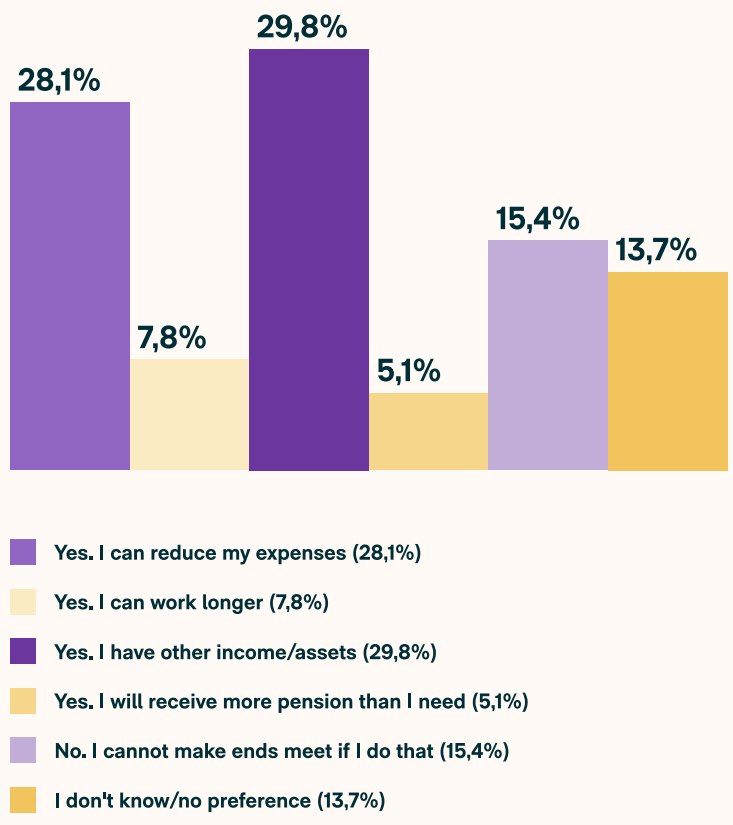
If your retirement date is still far away, it is important to take advantage of the chance of a good return on the investments. Therefore, in this phase of the lifecycle, we invest in a mix largely consisting of shares. These are funds 1 through 3. The closer you get to your retirement date, the less risky we invest. Just before your retirement date, your investment mix will consist mainly of bonds. These are funds 4 through 6. This reduces the equity risk and the interest rate risk.

Examples of multiple choice questions

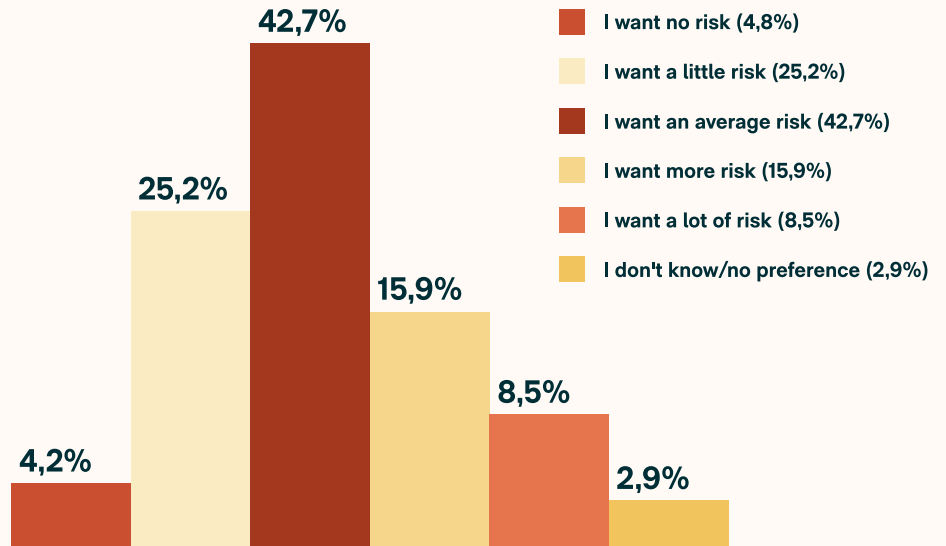
How important is the pension of Zwitterleven for you to live on later?



Let's say the economy is doing badly. And your total pension income, including the state pension, falls sharply... Can you still make do?



How much risk do you want to take?



Which pension income do you prefer?

