



Choose the investment that best suits you now

If you choose the investment funds in which we invest for your pension, it is recommended that you align your choice of funds with your risk profile and the number of years until your retirement date. Your risk profile indicates how much investment risk suits you and the extent to which it would be best to reduce your higher-risk investments. This document will help you determine which fund mix is right for your risk profile and the number of years until your retirement date. We thereby follow the investment mix for lifecycle investment that suits your risk profile and age. We annually assess your investment mix.

Choose your investment funds

The 'Self-investment' fund choice form shows you which funds you can choose for each category. To invest in line with the investment mix that best suits you now, you can choose from the lifecycle funds (you can also view the NN Liability Matching Funds here), equity funds, bond funds, real estate funds, impact funds (bonds) and impact funds (50% shares and 50% bonds). If you choose the impact fund consisting of a mix of shares and bonds, please take this mix into account. Please indicate the mix of your choice of funds on the fund choice form.

Lifecycle investment no longer includes the investment in commodities. You may still select this category, however, you will then deviate from the suitable investment mix according to your risk profile and the number of years until your retirement date.

In addition, you may also temporarily invest in saving funds. This category is also not included in the lifecycle investment.

Does it suit to invest in NN Liability Matching Funds now?

These funds are specifically developed to invest as your retirement date gets closer. The funds reduce the risk of a low market rate when purchasing your pension benefit. They also reduce the risk of your pension money dropping sharply just before your retirement date. However, the likelihood of it rising strongly is also smaller. The 'Self-investment' fund choice form provides more information on these funds.

