



Fair Capital Partners
vermogensbeheer

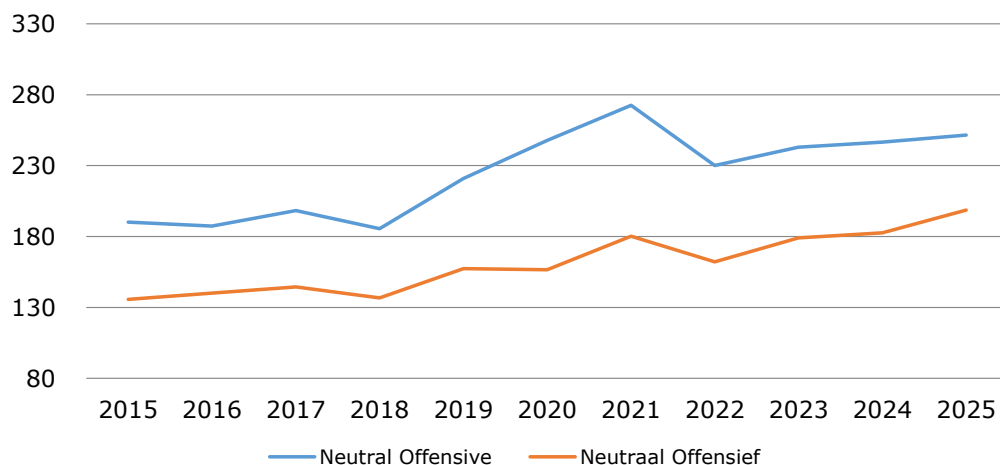


Neutral Offensive

- * You are aware of the risks of investing.
- * You take these risks because you aim to achieve capital growth.
- * The portion of your assets to which this risk profile applies does not necessarily have to contribute to your income or other goals.
- * You are aware of the dynamics of the stock exchange and you accept the associated risks.
- * You accept that the value of the invested assets can fluctuate substantially because of the high percentage of shares in your portfolio.
- * You invest your assets for a minimum period of seven years.
- * Your portfolio consists of shares, bonds and liquid assets.

	<i>Bandwidth</i>	<i>Neutrale weighting</i>
Shares	50 - 70%	60%
Bonds	25 - 35%	30%
Liquid Assets	0 - 25%	10%

Trend in returns (growth per €100)



Source: Fair Capital Partners Asset Management

The returns shown were achieved in the past. The value of your investment can fluctuate.

Past results do not guarantee future results.

<i>Average gross return</i>	<i>3 years</i>	<i>5 years</i>	<i>10 years</i>	<i>15 years</i>
Neutral Offensive Profile	3.0%	0.3%	2.8%	4.7%
Benchmark	7.0%	4.9%	3.9%	4.4%

Source: Fair Capital Partners Asset Management

The returns shown are the average annual returns before deduction of costs.

Benchmark composed of:

- until 31-Dec-2023: 30% MSCI World, 30% Eurotop 100, 30% Citi Netherlands GBI 5-7y, 10% Liq.

- from 1-Jan-2024: 15% MSCI World, 15% Next Index, 30% Eurotop 100, 30% Citi Netherlands GBI 5-7y, 10% Liq.



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What is the risk meter?

The risk meter indicates the level of the risk of the investments in a risk profile. This risk is based on the volatility of the return and the correlation between the different investment categories. The standardised graphical representation gives you more of a point of reference when comparing the different profile names that are used in the market. The risk meter indicates the volatility of the investments in a risk profile in the future, but is no guarantee.

The principles of the risk meter:

- ✳ The risk meter assumes a diversified investment portfolio. A less diversified investment portfolio mostly entails a higher risk. Therefore please also read the information about the [diversification risk](#).
- ✳ The risk meter assumes a long time horizon. The shorter the time horizon and the more volatile the share prices, the less time there is to compensate poor returns with good returns.
- ✳ The risk meter concerns the investment mix in a profile and not the actual investments.

What is neutral weighting?

The neutral weighting is the portion of the portfolio that is invested in a certain investment category under neutral market conditions. This portion is expressed as a percentage. For example: under the Neutral risk profile, there is a neutral weighting of 50% in the investment category shares. Depending on the current situation on the financial markets, we adjust the weightings. However, the weightings will always remain within the bandwidths of your risk profile.