



Very Offensive

- * You are very aware of the risks of investing.
- * You take these risks because you aim to achieve significant 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 your invested assets can fluctuate very significantly because you predominantly invest in shares.
- * You invest your assets for a minimum period of seven years.
- * Your portfolio consists of shares and liquid assets.

	Bandwidth	Neutral weighting
Shares	80 - 100%	90%
Bonds	0%	0%
Liquid assets	0 - 20%	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.

Average gross return	2019	3 years	5 years	10 years
Very Offensive Profile	26,8%	7,4%	6,0%	10,5%
Benchmark*	22,2%	5,5%	5,0%	5,6%

Source: Fair Capital Partners Asset Management

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

* 45% MSCI World, 45% Eurotop 100 and 10% liquid assets



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.