

# INVESTMENT CHECK

ALLIANZ ADVANTAGE PENSIOEN  
ALLIANZ DESIGN PENSIOEN

Financial advisor	<input type="text"/>
Agent number	<input type="text"/>
Place	<input type="text"/>
Name participant	<input type="text"/>
Policy number(s)	<input type="text"/>
Date	<input type="text"/>

## Investment check

**With the aid of this investment check, you can make an assessment of your investment profile. Your profile is of importance for the choice of investment of your pension premium. The investment check should only be completed if your employer has included the 'opting out' option in the pension agreement and you want to invest in a different investment scheme.**

Investment entails risk; it is important that you run less risk as your retirement date approaches. This reduces the chance of a lower pension due to disappointing investment results. Each year we examine whether your investment profile is in line with the risk that you actually run on your investments.

At the end of this questionnaire you determine your investment profile by adding the points of your answers on the questions asked. You then have the possibility to specify or change your investment scheme.

### Investment profile

In each case, circle a letter that most closely reflects your opinion.

### Attitude towards risk

- I am usually upset about the losses I incur.
  - Totally disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Totally agree
- In general I want an investment with little or no value fluctuation and I am prepared to accept the associated lower returns.
  - Totally disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Totally agree
- I accept the likelihood of a decrease in the accrued capital if I aim for a high return.
  - Totally disagree
  - Disagree
  - Neither agree nor disagree
  - Agree
  - Totally agree

### Knowledge and experience

4. Which of the following possibilities is best suited to your level of knowledge with regard to investments and your financial-economic working experience?
- a No or little knowledge, not taking financial-economic working experience into account.
  - b No financial-economic working experience, but knowledge because of interest.
  - c Financial-economic working experience and average knowledge.
  - d No financial-economic experience but above-average knowledge.
  - e Financial-economic experience and above-average knowledge.

I invest or have invested in the following financial instruments and trade or have traded in:

5. Bonds or funds that invested in bonds

- a Weekly
- b Monthly
- c Yearly
- d Never

6. Guaranteed products

- a Weekly
- b Monthly
- c Yearly
- d Never

7. Shares and investment funds

- a Weekly
- b Monthly
- c Yearly
- d Never

8. Structured products and/or derivatives

- a Weekly
- b Monthly
- c Yearly
- d Never

### Financial position

9. In the short term, my income will:

- a Decrease strongly
- b Decrease
- c Remain stable
- d Increase
- e Increase strongly

10. How is the premium payment for your pension policy arranged?

- a Regular payments during a period up to 10 years with optional supplementary payments.
- b Regular payments during a period of between 10 and 20 years with optional supplementary payments.
- c Regular payments during a period of more than 20 years with optional supplementary payments.

11. Which part of your free assets (possessions less debts, excluding your house and mortgage) are you investing or are you planning to invest?

- a Less than 10%
- b Between 10% and 25%
- c Between 25% and 50%
- d More than 50%

### Points from questionnaire

To determine your investment profile, please add the points of the answers.

Determine your investment profile with the table below.

Question	a	b	c	d	e
1	25	20	15	10	0
2	25	20	15	10	0
3	0	10	15	20	25
4	0	0	5	5	10
5	5	5	0	0	-
6	5	5	0	0	-
7	10	5	0	0	-
8	10	5	0	0	-
9	0	5	10	15	20
10	0	20	30	-	-
11	10	5	0	-	-
<b>Total</b>					

Total points	Investment profile	Invest according to
0-40	Very defensive	Allianz Holland Obligatie Fonds with guarantee
41-75	Defensive	End date Targeted 'Defensive'
76-100	Neutral	End date Targeted 'Neutral'
101-135	Standard	End date Targeted 'Standard'
136-175	Offensive	End date Targeted 'Offensive'

Fill in the outcome of your investment profile here

If the chosen profile differs from your profile check, than your financial advisor should have pointed out the consequences deriving from that. The chosen profile can be one investment profile more offensive than your profile check determined.

Do you want to deviate from your profile check, please fill out your wanted profile.

Date

Place

Signature

Print this page and send it with the necessary signature to:

Allianz Nederland Levensverzekering, t.a.v. afdeling Pensioenen,  
Antwoordnummer 5357, 3000 VB Rotterdam or to pensioenen@allianz.nl

Clear

Save

Print

### Investment scheme

In one of the following situations you can specify or change your investment plan with this form:

- A contribution is paid on your pension policy ('you are an employee') and an 'opting out' option is included in the pension agreement with your employer. You can then choose one of the investment schemes.
- No (more) contributions are paid on your pension policy and a Dutch Pensions Act (Pensioenwet) pension clause is included on your policy schedule.
- You are a director and major shareholder (DGA) and a Dutch Pensions Act (Pensioenwet) pension clause is included on your policy schedule.

In one of the following situations you may deviate from the investment schemes on this form:

- No (more) contributions are paid on your pension policy and a PSW pension clause is included on your policy schedule.
- You are a director and major shareholder (DGA) and a Wages and Salaries Tax Act (Wet op de loonbelasting 1964) pension clause is included on your policy schedule.

You must use the change form if you wish to make one of these choices. The form can be found on [www.allianzpensioen.nl](http://www.allianzpensioen.nl) under 'meer informatie' ('more information').

#### Please note:

Always consult your financial advisor before changing your investments.

The investment scheme chosen by you must not be more than one variant riskier than the investment scheme associated with your investment profile. If you wish to deviate from the investment scheme associated with your investment profile, your financial advisor must have identified all the possible consequences for you.

Enter your policy number(s) here

#### Choice of investment scheme

- a Very Defensive
- b End-date Targeted 'Defensive'
- c End-date Targeted 'Neutral'
- d End-date Targeted 'Standard'
- e End-date Targeted 'Offensive'

### Signature for approval

The undersigned requests Allianz Nederland Levensverzekering to change the investment scheme and hereby declares that he/she has obtained information about the consequences that are or may be associated with this change.

The investment scheme of the policy number(s) referred to in this Investment Scheme section must be changed. The undersigned declares to be aware that Allianz Nederland Levensverzekering, as a financial provider, does not provide advice and that expert advice should be sought from a financial advisor who is involved with the pension scheme.

Date

Place

Signature

Print this page and send it with the necessary signature to:

Allianz Nederland Levensverzekering, t.a.v. afdeling Pensioenen,  
Antwoordnummer 5357, 3000 VB Rotterdam or to [pensioenen@allianz.nl](mailto:pensioenen@allianz.nl)

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