

# Totaal rendement beschikbaar premie (BP) t/m februari 2026

## Fonds Lifecycle Neutraal 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	feb-26	jan-26	dec-25	nov-25	okt-25	sep-25
t/m 52 jaar	100% Rendement	4,60%	4,60%	19,52%	18,39%	10,47%	1,59%	2,96%	0,64%	-0,56%	3,29%	3,72%
53 jaar	95,33% Rendement; 4,67% Rente	4,46%	4,46%	18,67%	17,69%	9,90%	1,57%	2,85%	0,59%	-0,53%	3,17%	3,56%
54 jaar	90,67% Rendement; 9,33% Rente	4,32%	4,32%	17,83%	16,99%	9,33%	1,55%	2,73%	0,53%	-0,51%	3,05%	3,41%
55 jaar	86% Rendement; 14% Rente	4,18%	4,18%	16,98%	16,30%	8,76%	1,53%	2,62%	0,48%	-0,48%	2,92%	3,25%
56 jaar	81,33% Rendement; 18,67% Rente	4,04%	4,04%	16,14%	15,60%	8,20%	1,50%	2,50%	0,43%	-0,46%	2,80%	3,09%
57 jaar	76,67% Rendement; 23,33% Rente	3,91%	3,91%	15,31%	14,91%	7,63%	1,48%	2,39%	0,37%	-0,43%	2,68%	2,93%
58 jaar	72% Rendement; 25,57% Rente; 2,43% Matching	4,01%	4,01%	13,86%	14,18%	6,56%	1,63%	2,34%	0,18%	-0,56%	2,57%	2,79%
59 jaar	67,33% Rendement; 27,82% Rente; 4,85% Matching	4,11%	4,11%	12,43%	13,45%	5,50%	1,77%	2,29%	-0,02%	-0,69%	2,45%	2,65%
60 jaar	62,67% Rendement; 30,05% Rente; 7,28% Matching	4,21%	4,21%	11,00%	12,72%	4,44%	1,92%	2,24%	-0,22%	-0,82%	2,33%	2,51%
61 jaar	58% Rendement; 32,29% Rente; 9,71% Matching	4,31%	4,31%	9,59%	11,99%	3,38%	2,07%	2,19%	-0,42%	-0,95%	2,22%	2,37%
62 jaar	53,33% Rendement; 34,54% Rente; 12,13% Matching	4,41%	4,41%	8,20%	11,26%	2,34%	2,21%	2,14%	-0,61%	-1,08%	2,10%	2,23%
63 jaar	48,67% Rendement; 36,77% Rente; 14,56% Matching	4,51%	4,51%	6,81%	10,54%	1,30%	2,36%	2,10%	-0,81%	-1,21%	1,98%	2,09%
64 jaar	44% Rendement; 39,01% Rente; 16,99% Matching	4,60%	4,60%	5,44%	9,81%	0,26%	2,51%	2,05%	-1,01%	-1,33%	1,87%	1,95%
65 jaar	39,33% Rendement; 41,26% Rente; 19,41% Matching	4,70%	4,70%	4,08%	9,08%	-0,77%	2,65%	2,00%	-1,20%	-1,46%	1,75%	1,81%
66 jaar	34,67% Rendement; 43,49% Rente; 21,84% Matching	4,80%	4,80%	2,73%	8,36%	-1,80%	2,80%	1,95%	-1,40%	-1,59%	1,63%	1,67%
67 jaar	30% Rendement; 45,73% Rente; 24,27% Matching	4,90%	4,90%	1,40%	7,63%	-2,82%	2,95%	1,90%	-1,60%	-1,72%	1,52%	1,53%

## Fonds Lifecycle Offensief 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	feb-26	jan-26	dec-25	nov-25	okt-25	sep-25
t/m 57 jaar	100% Rendement	4,60%	4,60%	19,52%	18,39%	10,47%	1,59%	2,96%	0,64%	-0,56%	3,29%	3,72%
58 jaar	94% Rendement; 4,12% Rente; 1,88% Matching	4,60%	4,60%	17,94%	17,46%	9,34%	1,69%	2,86%	0,46%	-0,64%	3,13%	3,53%
59 jaar	88% Rendement; 8,23% Rente; 3,77% Matching	4,61%	4,61%	16,36%	16,53%	8,21%	1,80%	2,77%	0,28%	-0,73%	2,98%	3,35%
60 jaar	82% Rendement; 12,35% Rente; 5,65% Matching	4,62%	4,62%	14,81%	15,60%	7,09%	1,90%	2,67%	0,10%	-0,82%	2,83%	3,16%
61 jaar	76% Rendement; 16,46% Rente; 7,54% Matching	4,63%	4,63%	13,27%	14,68%	5,97%	2,00%	2,58%	-0,08%	-0,91%	2,68%	2,97%
62 jaar	70% Rendement; 20,58% Rente; 9,42% Matching	4,63%	4,63%	11,74%	13,75%	4,86%	2,10%	2,48%	-0,26%	-0,99%	2,53%	2,78%
63 jaar	64% Rendement; 24,70% Rente; 11,30% Matching	4,64%	4,64%	10,23%	12,84%	3,76%	2,21%	2,38%	-0,44%	-1,08%	2,37%	2,59%
64 jaar	58% Rendement; 28,81% Rente; 13,19% Matching	4,65%	4,65%	8,73%	11,92%	2,67%	2,31%	2,29%	-0,62%	-1,17%	2,22%	2,40%
65 jaar	52% Rendement; 32,93% Rente; 15,07% Matching	4,65%	4,65%	7,25%	11,01%	1,58%	2,41%	2,19%	-0,80%	-1,26%	2,07%	2,21%
66 jaar	46% Rendement; 37,04% Rente; 16,96% Matching	4,66%	4,66%	5,78%	10,10%	0,49%	2,51%	2,09%	-0,98%	-1,34%	1,92%	2,02%
67 jaar	40% Rendement; 41,16% Rente; 18,84% Matching	4,67%	4,67%	4,33%	9,19%	-0,58%	2,62%	2,00%	-1,16%	-1,43%	1,77%	1,83%

## Fonds Lifecycle Defensief 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	feb-26	jan-26	dec-25	nov-25	okt-25	sep-25
t/m 47 jaar	100% Rendement	4,60%	4,60%	19,52%	18,39%	10,47%	1,59%	2,96%	0,64%	-0,56%	3,29%	3,72%
48 jaar	95% Rendement; 5% Rente	4,45%	4,45%	18,61%	17,64%	9,86%	1,57%	2,84%	0,58%	-0,53%	3,16%	3,55%
49 jaar	90% Rendement; 10% Rente	4,30%	4,30%	17,71%	16,89%	9,25%	1,54%	2,72%	0,53%	-0,50%	3,03%	3,38%
50 jaar	85% Rendement; 15% Rente	4,15%	4,15%	16,80%	16,15%	8,64%	1,52%	2,59%	0,47%	-0,48%	2,90%	3,21%
51 jaar	80% Rendement; 20% Rente	4,00%	4,00%	15,90%	15,40%	8,03%	1,50%	2,47%	0,41%	-0,45%	2,77%	3,04%
52 jaar	75% Rendement; 25% Rente	3,86%	3,86%	15,01%	14,66%	7,43%	1,47%	2,35%	0,35%	-0,42%	2,64%	2,88%
53 jaar	70% Rendement; 28,82% Rente; 1,18% Matching	3,82%	3,82%	13,82%	13,90%	6,58%	1,53%	2,26%	0,23%	-0,47%	2,51%	2,71%
54 jaar	65% Rendement; 32,64% Rente; 2,36% Matching	3,79%	3,79%	12,64%	13,15%	5,73%	1,59%	2,17%	0,10%	-0,52%	2,39%	2,55%
55 jaar	60% Rendement; 36,46% Rente; 3,54% Matching	3,76%	3,76%	11,47%	12,40%	4,89%	1,65%	2,08%	-0,03%	-0,57%	2,26%	2,39%
56 jaar	55% Rendement; 40,28% Rente; 4,72% Matching	3,73%	3,73%	10,31%	11,65%	4,05%	1,71%	1,99%	-0,16%	-0,62%	2,13%	2,23%
57 jaar	50% Rendement; 44,11% Rente; 5,89% Matching	3,69%	3,69%	9,16%	10,90%	3,22%	1,77%	1,90%	-0,28%	-0,66%	2,01%	2,07%
58 jaar	45% Rendement; 47,93% Rente; 7,07% Matching	3,66%	3,66%	8,01%	10,15%	2,38%	1,82%	1,80%	-0,41%	-0,71%	1,88%	1,91%
59 jaar	40% Rendement; 51,75% Rente; 8,25% Matching	3,63%	3,63%	6,88%	9,41%	1,56%	1,88%	1,71%	-0,54%	-0,76%	1,75%	1,75%
60 jaar	35% Rendement; 55,57% Rente; 9,43% Matching	3,60%	3,60%	5,75%	8,67%	0,73%	1,94%	1,62%	-0,67%	-0,81%	1,62%	1,59%
61 jaar	30% Rendement; 59,39% Rente; 10,61% Matching	3,56%	3,56%	4,63%	7,93%	-0,09%	2,00%	1,53%	-0,79%	-0,86%	1,50%	1,43%
62 jaar	25% Rendement; 63,21% Rente; 11,79% Matching	3,53%	3,53%	3,52%	7,19%	-0,90%	2,06%	1,44%	-0,92%	-0,91%	1,37%	1,27%
63 jaar	20% Rendement; 67,03% Rente; 12,97% Matching	3,50%	3,50%	2,42%	6,46%	-1,71%	2,12%	1,35%	-1,05%	-0,95%	1,24%	1,11%
64 jaar	15% Rendement; 70,85% Rente; 14,15% Matching	3,46%	3,46%	1,32%	5,73%	-2,52%	2,18%	1,26%	-1,17%	-1,00%	1,12%	0,95%
65 jaar	10% Rendement; 74,67% Rente; 15,33% Matching	3,43%	3,43%	0,24%	5,00%	-3,33%	2,23%	1,17%	-1,30%	-1,05%	0,99%	0,79%
66 jaar	5% Rendement; 78,50% Rente; 16,50% Matching	3,40%	3,40%	-0,84%	4,28%	-4,13%	2,29%	1,08%	-1,43%	-1,10%	0,86%	0,63%
67 jaar	82,32% Rente; 17,68% Matching	3,36%	3,36%	-1,91%	3,55%	-4,92%	2,35%	0,99%	-1,56%	-1,15%	0,73%	0,47%