

Totaal rendement beschikbaar premie (BP) t/m januari 2026

Fonds Lifecycle Neutraal 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	jan-26	dec-25	nov-25	okt-25	sep-25	aug-25
t/m 52 jaar	100% Rendement	2,96%	2,96%	16,67%	16,91%	n nb	2,96%	0,64%	-0,56%	3,29%	3,72%	1,39%
53 jaar	95,33% Rendement; 4,67% Rente	2,85%	2,85%	15,94%	16,23%	n nb	2,85%	0,59%	-0,53%	3,17%	3,56%	1,31%
54 jaar	90,67% Rendement; 9,33% Rente	2,73%	2,73%	15,22%	15,56%	n nb	2,73%	0,53%	-0,51%	3,05%	3,41%	1,24%
55 jaar	86% Rendement; 14% Rente	2,62%	2,62%	14,49%	14,88%	n nb	2,62%	0,48%	-0,48%	2,92%	3,25%	1,17%
56 jaar	81,33% Rendement; 18,67% Rente	2,50%	2,50%	13,77%	14,21%	n nb	2,50%	0,43%	-0,46%	2,80%	3,09%	1,10%
57 jaar	76,67% Rendement; 23,33% Rente	2,39%	2,39%	13,05%	13,54%	n nb	2,39%	0,37%	-0,43%	2,68%	2,93%	1,02%
58 jaar	72% Rendement; 25,57% Rente; 2,43% Matching	2,34%	2,34%	11,55%	12,65%	n nb	2,34%	0,18%	-0,56%	2,57%	2,79%	0,91%
59 jaar	67,33% Rendement; 27,82% Rente; 4,85% Matching	2,29%	2,29%	10,07%	11,76%	n nb	2,29%	-0,02%	-0,69%	2,45%	2,65%	0,79%
60 jaar	62,67% Rendement; 30,05% Rente; 7,28% Matching	2,24%	2,24%	8,59%	10,87%	n nb	2,24%	-0,22%	-0,82%	2,33%	2,51%	0,67%
61 jaar	58% Rendement; 32,29% Rente; 9,71% Matching	2,19%	2,19%	7,14%	9,99%	n nb	2,19%	-0,42%	-0,95%	2,22%	2,37%	0,55%
62 jaar	53,33% Rendement; 34,54% Rente; 12,13% Matching	2,14%	2,14%	5,70%	9,11%	n nb	2,14%	-0,61%	-1,08%	2,10%	2,23%	0,43%
63 jaar	48,67% Rendement; 36,77% Rente; 14,56% Matching	2,10%	2,10%	4,27%	8,23%	n nb	2,10%	-0,81%	-1,21%	1,98%	2,09%	0,31%
64 jaar	44% Rendement; 39,01% Rente; 16,99% Matching	2,05%	2,05%	2,86%	7,35%	n nb	2,05%	-1,01%	-1,33%	1,87%	1,95%	0,19%
65 jaar	39,33% Rendement; 41,26% Rente; 19,41% Matching	2,00%	2,00%	1,46%	6,48%	n nb	2,00%	-1,20%	-1,46%	1,75%	1,81%	0,07%
66 jaar	34,67% Rendement; 43,49% Rente; 21,84% Matching	1,95%	1,95%	0,07%	5,61%	n nb	1,95%	-1,40%	-1,59%	1,63%	1,67%	-0,05%
67 jaar	30% Rendement; 45,73% Rente; 24,27% Matching	1,90%	1,90%	-1,30%	4,74%	n nb	1,90%	-1,60%	-1,72%	1,52%	1,53%	-0,17%

Fonds Lifecycle Offensief 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	jan-26	dec-25	nov-25	okt-25	sep-25	aug-25
t/m 57 jaar	100% Rendement	2,96%	2,96%	16,67%	16,91%	n nb	2,96%	0,64%	-0,56%	3,29%	3,72%	1,39%
58 jaar	94% Rendement; 4,12% Rente; 1,88% Matching	2,86%	2,86%	15,11%	15,86%	n nb	2,86%	0,46%	-0,64%	3,13%	3,53%	1,26%
59 jaar	88% Rendement; 8,23% Rente; 3,77% Matching	2,77%	2,77%	13,56%	14,81%	n nb	2,77%	0,28%	-0,73%	2,98%	3,35%	1,13%
60 jaar	82% Rendement; 12,35% Rente; 5,65% Matching	2,67%	2,67%	12,03%	13,77%	n nb	2,67%	0,10%	-0,82%	2,83%	3,16%	1,00%
61 jaar	76% Rendement; 16,46% Rente; 7,54% Matching	2,58%	2,58%	10,52%	12,73%	n nb	2,58%	-0,08%	-0,91%	2,68%	2,97%	0,87%
62 jaar	70% Rendement; 20,58% Rente; 9,42% Matching	2,48%	2,48%	9,01%	11,70%	n nb	2,48%	-0,26%	-0,99%	2,53%	2,78%	0,74%
63 jaar	64% Rendement; 24,70% Rente; 11,30% Matching	2,38%	2,38%	7,53%	10,68%	n nb	2,38%	-0,44%	-1,08%	2,37%	2,59%	0,61%
64 jaar	58% Rendement; 28,81% Rente; 13,19% Matching	2,29%	2,29%	6,05%	9,65%	n nb	2,29%	-0,62%	-1,17%	2,22%	2,40%	0,48%
65 jaar	52% Rendement; 32,93% Rente; 15,07% Matching	2,19%	2,19%	4,60%	8,64%	n nb	2,19%	-0,80%	-1,26%	2,07%	2,21%	0,35%
66 jaar	46% Rendement; 37,04% Rente; 16,96% Matching	2,09%	2,09%	3,15%	7,63%	n nb	2,09%	-0,98%	-1,34%	1,92%	2,02%	0,22%
67 jaar	40% Rendement; 41,16% Rente; 18,84% Matching	2,00%	2,00%	1,72%	6,62%	n nb	2,00%	-1,16%	-1,43%	1,77%	1,83%	0,09%

Fonds Lifecycle Defensief 2026

Leeftijd	Verdeling	Lopend Kwartaal	Lopend Jaar	Laatste 12 Maanden	Laatste 3 jaar op jaarbasis	Laatste 5 jaar op jaarbasis	jan-26	dec-25	nov-25	okt-25	sep-25	aug-25
t/m 47 jaar	100% Rendement	2,96%	2,96%	16,67%	16,91%	n nb	2,96%	0,64%	-0,56%	3,29%	3,72%	1,39%
48 jaar	95% Rendement; 5% Rente	2,84%	2,84%	15,89%	16,18%	n nb	2,84%	0,58%	-0,53%	3,16%	3,55%	1,31%
49 jaar	90% Rendement; 10% Rente	2,72%	2,72%	15,11%	15,46%	n nb	2,72%	0,53%	-0,50%	3,03%	3,38%	1,23%
50 jaar	85% Rendement; 15% Rente	2,59%	2,59%	14,34%	14,74%	n nb	2,59%	0,47%	-0,48%	2,90%	3,21%	1,15%
51 jaar	80% Rendement; 20% Rente	2,47%	2,47%	13,56%	14,02%	n nb	2,47%	0,41%	-0,45%	2,77%	3,04%	1,08%
52 jaar	75% Rendement; 25% Rente	2,35%	2,35%	12,79%	13,30%	n nb	2,35%	0,35%	-0,42%	2,64%	2,88%	1,00%
53 jaar	70% Rendement; 28,82% Rente; 1,18% Matching	2,26%	2,26%	11,64%	12,48%	n nb	2,26%	0,23%	-0,47%	2,51%	2,71%	0,90%
54 jaar	65% Rendement; 32,64% Rente; 2,36% Matching	2,17%	2,17%	10,51%	11,66%	n nb	2,17%	0,10%	-0,52%	2,39%	2,55%	0,80%
55 jaar	60% Rendement; 36,46% Rente; 3,54% Matching	2,08%	2,08%	9,37%	10,85%	n nb	2,08%	-0,03%	-0,57%	2,26%	2,39%	0,70%
56 jaar	55% Rendement; 40,28% Rente; 4,72% Matching	1,99%	1,99%	8,25%	10,03%	n nb	1,99%	-0,16%	-0,62%	2,13%	2,23%	0,60%
57 jaar	50% Rendement; 44,11% Rente; 5,89% Matching	1,90%	1,90%	7,14%	9,22%	n nb	1,90%	-0,28%	-0,66%	2,01%	2,07%	0,50%
58 jaar	45% Rendement; 47,93% Rente; 7,07% Matching	1,80%	1,80%	6,03%	8,42%	n nb	1,80%	-0,41%	-0,71%	1,88%	1,91%	0,40%
59 jaar	40% Rendement; 51,75% Rente; 8,25% Matching	1,71%	1,71%	4,93%	7,62%	n nb	1,71%	-0,54%	-0,76%	1,75%	1,75%	0,30%
60 jaar	35% Rendement; 55,57% Rente; 9,43% Matching	1,62%	1,62%	3,84%	6,82%	n nb	1,62%	-0,67%	-0,81%	1,62%	1,59%	0,20%
61 jaar	30% Rendement; 59,39% Rente; 10,61% Matching	1,53%	1,53%	2,76%	6,02%	n nb	1,53%	-0,79%	-0,86%	1,50%	1,43%	0,10%
62 jaar	25% Rendement; 63,21% Rente; 11,79% Matching	1,44%	1,44%	1,68%	5,23%	n nb	1,44%	-0,92%	-0,91%	1,37%	1,27%	0,00%
63 jaar	20% Rendement; 67,03% Rente; 12,97% Matching	1,35%	1,35%	0,61%	4,44%	n nb	1,35%	-1,05%	-0,95%	1,24%	1,11%	-0,10%
64 jaar	15% Rendement; 70,85% Rente; 14,15% Matching	1,26%	1,26%	-0,44%	3,65%	n nb	1,26%	-1,17%	-1,00%	1,12%	0,95%	-0,20%
65 jaar	10% Rendement; 74,67% Rente; 15,33% Matching	1,17%	1,17%	-1,50%	2,87%	n nb	1,17%	-1,30%	-1,05%	0,99%	0,79%	-0,30%
66 jaar	5% Rendement; 78,50% Rente; 16,50% Matching	1,08%	1,08%	-2,54%	2,09%	n nb	1,08%	-1,43%	-1,10%	0,86%	0,63%	-0,40%
67 jaar	82,32% Rente; 17,68% Matching	0,99%	0,99%	-3,57%	1,32%	n nb	0,99%	-1,56%	-1,15%	0,73%	0,47%	-0,50%