

# EB LIFECYCLE GROWTH

## CHANGES TO THE INVESTMENT SCHEME DURING THE TERM OF THE GROUP INSURANCE

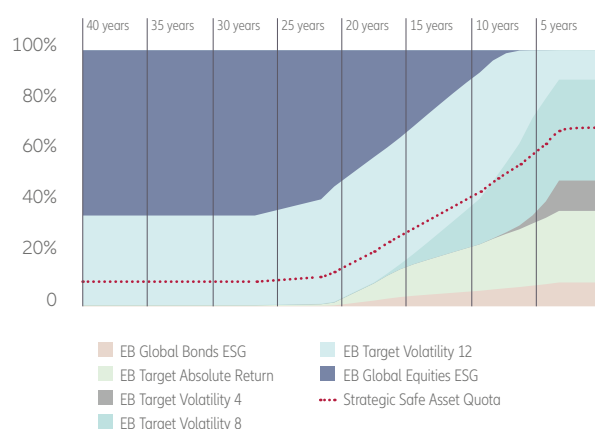
The investment scheme for the types of EB LifeCycle Growth has been developed in cooperation with Risklab and are regularly evaluated based on the trends in the financial markets either by Risklab itself or by an independent body that takes over that task from Risklab.

The Employer mandates the Insurance Company to adjust the investment schemes according to these evaluations. The Insurance Company notifies the Employer and the members of any adjustment to the investment scheme.

## THE FOLLOWING ADJUSTMENTS ARE POSSIBLE

- An adjustment of the combination (percentages) stated in the investment scheme, whereby the distribution across the various funds is adjusted.
- An adjustment in the supply of funds, whereby existing funds are replaced by other funds.

## GRAPHICAL REPRESENTATION OF THE GROWTH



## EB LIFECYCLE GLIDEPATH GROWTH

### Investment percentages

Years to retirement	EB Target Volatility 12	EB Target Volatility 8	EB Target Volatility 4	EB Target Absolute Return	EB Global Bonds ESG	EB Global Equities ESG
45 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
44 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
43 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
42 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
41 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
40 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
39 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
38 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
37 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
36 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
35 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
34 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
33 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
32 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
31 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
30 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
29 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
28 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
27 years	34,83%	0,08%	0,00%	0,31%	0,10%	64,68%
26 years	36,00%	0,10%	0,00%	0,37%	0,12%	63,41%
25 years	37,17%	0,12%	0,00%	0,42%	0,14%	62,15%
24 years	38,33%	0,14%	0,00%	0,49%	0,16%	60,88%
23 years	39,50%	0,16%	0,00%	0,54%	0,18%	59,62%
22 years	40,67%	0,17%	0,00%	0,61%	0,20%	58,35%
21 years	44,90%	0,27%	0,00%	1,12%	0,37%	53,34%
20 years	46,22%	0,29%	0,00%	2,99%	0,99%	49,51%
19 years	47,55%	0,31%	0,00%	4,85%	1,62%	45,67%
18 years	48,88%	0,33%	0,00%	6,71%	2,24%	41,84%
17 years	49,15%	0,80%	0,00%	8,97%	2,99%	38,09%
16 years	49,41%	2,00%	0,00%	10,88%	3,62%	34,09%
15 years	49,77%	4,03%	0,00%	12,32%	4,11%	29,77%
14 years	49,97%	6,60%	0,00%	13,54%	4,51%	25,38%
13 years	50,00%	9,33%	0,00%	14,71%	4,90%	21,06%
12 years	49,96%	12,08%	0,00%	15,88%	5,29%	16,79%
11 years	49,75%	14,88%	0,00%	17,03%	5,68%	12,66%
10 years	49,26%	17,77%	0,00%	18,16%	6,06%	8,75%
9 years	47,19%	22,28%	0,15%	19,76%	6,59%	4,03%
8 years	42,82%	27,12%	0,58%	21,23%	7,07%	1,18%
7 years	36,31%	31,99%	1,47%	22,55%	7,52%	0,16%
6 years	26,37%	38,05%	3,16%	24,27%	8,09%	0,06%
5 years	18,78%	40,20%	6,41%	25,92%	8,64%	0,05%
4 years	11,50%	39,39%	11,85%	27,95%	9,31%	0,00%
3 years	11,50%	39,39%	11,85%	27,95%	9,31%	0,00%
2 years	11,50%	39,39%	11,85%	27,95%	9,31%	0,00%
1 year	11,50%	39,39%	11,85%	27,95%	9,31%	0,00%

For more information, see the addendum which forms an integral part of the special conditions of the group insurance regulation. The product **Allianz LifeCycle Pension Plan** is exclusively intended for professionals.

