

# Indeks-baseret investeringsportefølje

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Lang tidshorizont, høj risiko.  
19 % obligationer, 78,5 % aktier, 2,5 % ejendomme



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# Forslag baseret på Kerne-Satellit strategien

Individuel:  
Afkast/risiko tilpasning

## Din individuelle portefølje

Satellit-investering  
Små EU aktier  
DK aktier  
20 %

Satellit-investering  
Japanske aktier  
Nye Markeder (EM) aktier  
20 %

Satellit-investering  
Globale aktier  
10 %

Sikkert fundament  
(Aktiv porteføljepleje)

Kerne-investering = Optimal Invest 50 %

- Global risikospredning - stor formuesikkerhed
- Stort antal forskellige aktivklasser (aktier, obligationer osv.)
- Optimal sammensætning af aktivklasser- stabilitet



# Dit individuelle porteføljeforslag

Navn	Aktivklasse	Fordeling
Investin Optimal Livscyklus 2030-40	Blandede	50%
Sparinvest INDEX Europa Small Cap	Blandede	10%
Sparinvest INDEX OMX C25 Capped	Danske aktier	10%
Sparinvest INDEX Japan Value	Japanske aktier	10%
Sparinvest INDEX Emerging Markets	Nye markeder aktier	10%
Sparinvest INDEX DJSI World	Globale aktier	10%

Aktier = 78,5 %, Ejendom = 2,5 % og Obligationer = 19 %



# Omkostninger - porteføljeforslag

Navn	Investeringsstype	Fordeling	ÅOP	Total ÅOP
Investin Optimal Livscyklus 2030-40	Investeringsforening	50,0%	0,64%	0,32%
Sparinvest INDEX Europa Small Cap	Investeringsforening	10,0%	0,66%	0,07%
Sparinvest INDEX OMX C20 Capped	Investeringsforening	10,0%	0,57%	0,06%
Sparinvest INDEX Japan Value	Investeringsforening	10,0%	0,57%	0,06%
Sparinvest INDEX Emerging Markets	Investeringsforening	10,0%	0,84%	0,08%
Sparinvest INDEX DJSI World	Investeringsforening	10,0%	0,59%	0,06%
Årlig løbende total omkostninger				0,64%

Årlige omkostninger ved traditionel Private Banking for velhavere = 1,5-2,5 %

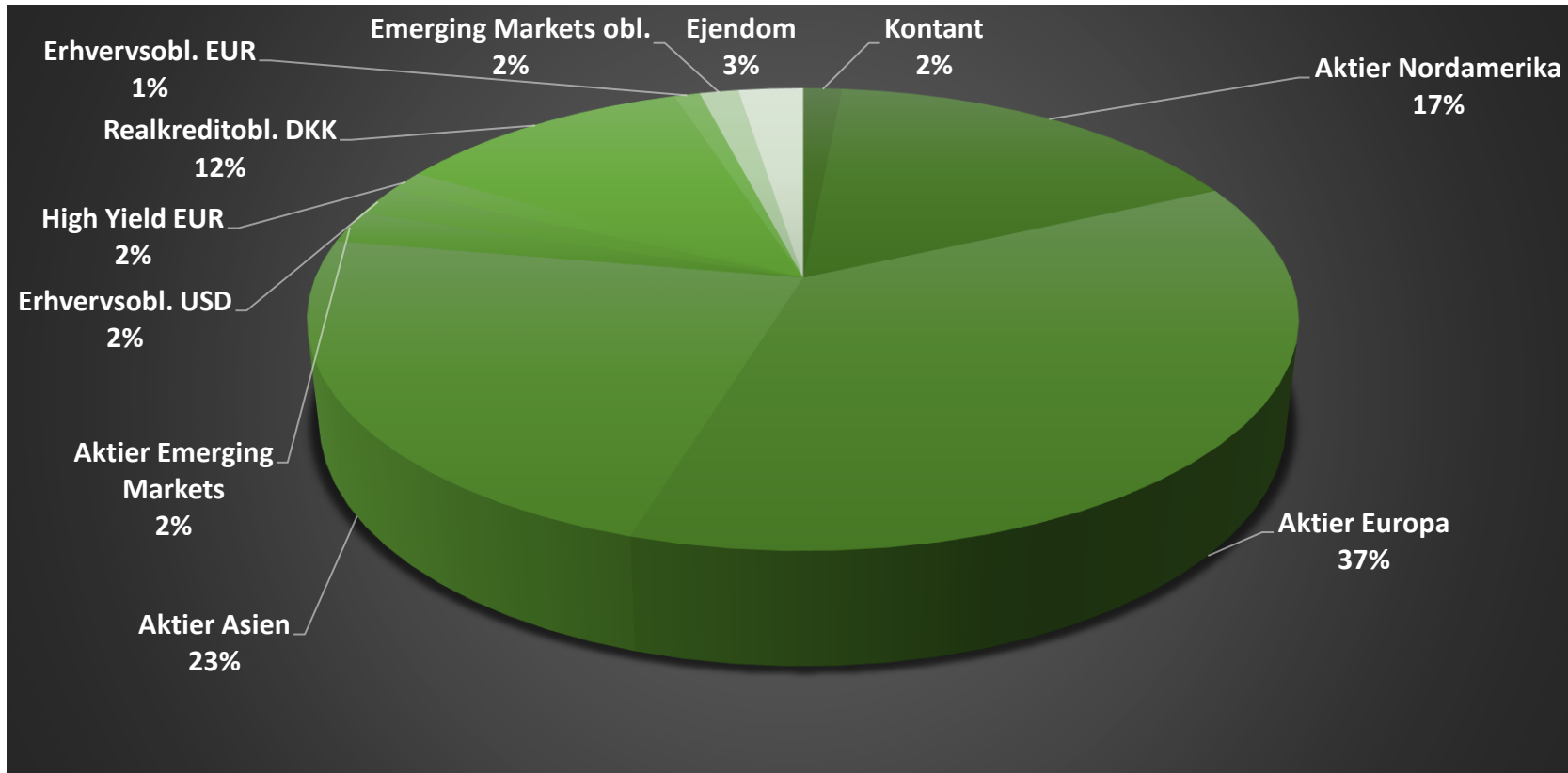
(15.000 kr. til 25.000 kr. pr. 1 mio. kr. formue)

Årlig besparelse er ca. 15.000 kr. pr. 1 mio. kr. formue



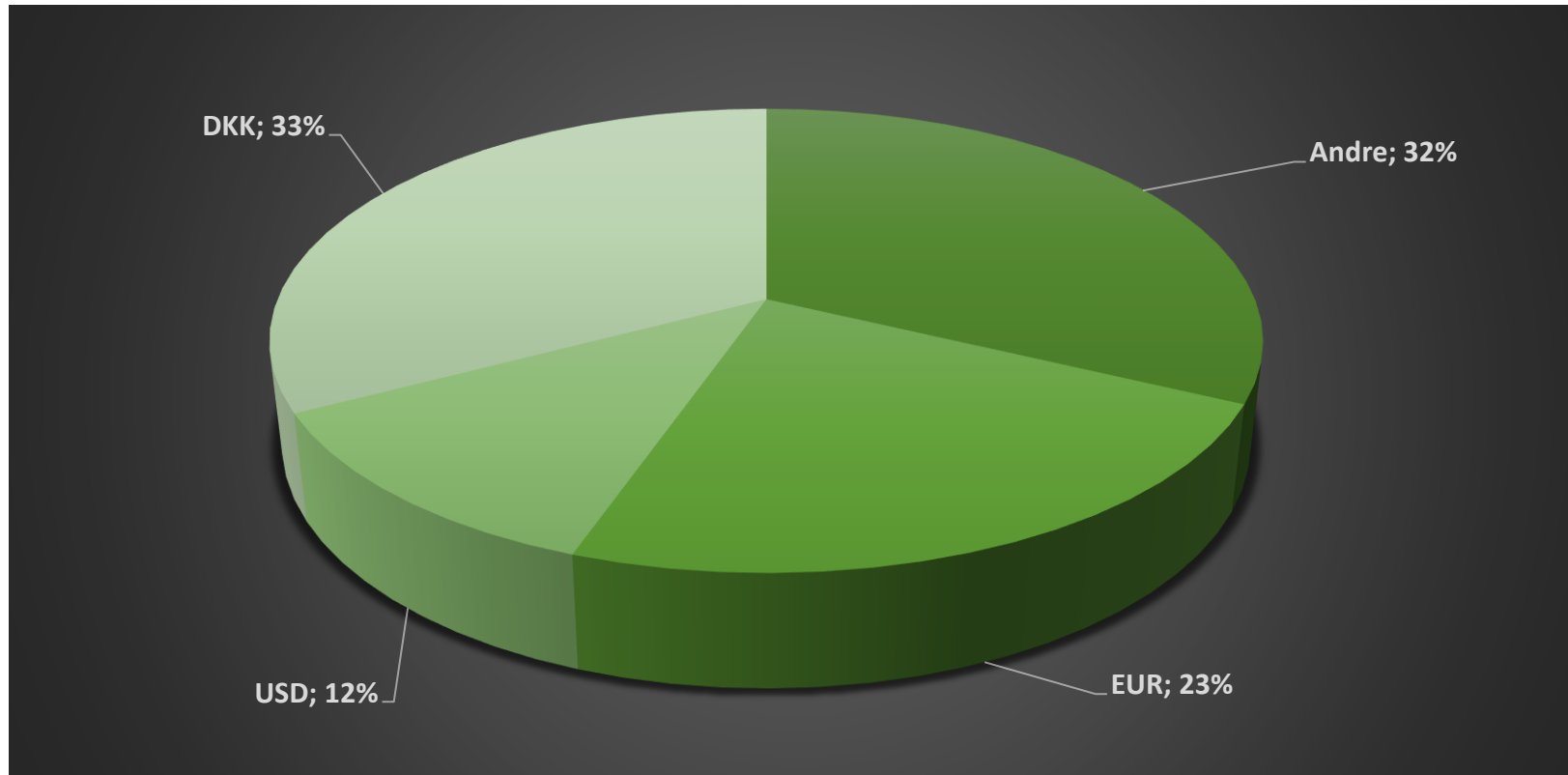
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# Aktivfordelingen i din portefølje



# Valutafordelingen i din portefølje

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# Din indkøbsliste

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Navn	Ticker	ISIN	Fordeling
Investin Optimal Livscyklus 2030-40	INIOLC	DK0060518983	50%
Sparinvest INDEX Europa Small Cap	SPIEUCKL	DK0010297621	10%
Sparinvest INDEX OMX C20 Capped	SPIC20CAPK	DK0060442556	10%
Sparinvest INDEX Japan Value	SPIJAVKL	DK0010298199	10%
Sparinvest INDEX Emerging Markets	SPIEMIKL	DK0060300762	10%
Sparinvest INDEX DJSI World	SPIDJWKL	DK0010297464	10%

Ovennævnte investeringsforeninger kan købes i alle banker.  
Benyt ISIN (Fondskode) til at søge det enkelte papir i din net-bank.



# Ansvarsfraskrivelse

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