

## **The Palladyne Active InterestPlus Profile**

With the Active InterestPlus Profile, Palladyne offers you an attractive alternative for saving. By investing in a selection of wide-spread short-term stock exchange funds, you generate a nice return, while the wealth is spread over hundreds of creditworthy organizations. The managers of the funds selected by Palladyne, make a well-considered assessment with regards to the organizations where loans can be included in portfolio. We invest nearly exclusively in loans from organizations with a high creditworthiness. The risk is further decreased by the heigh amount of spread and the very short duration of the loans. Palladyne only invests in money market funds which make the complete execution of the underlying portfolio known to Palladyne, so the creditworthisness of all underlying titels can be evaluated by Palladyne. Palladyne wants to have as little risk as possible with your savings and therefore goes even further. As long as the credit crisis will still continue with intensity and there are no definitive signs of recovery, Palladyne will only invest in Dutch, German and French government bonds within the Active InterestPlus Profile. Only when peace has settled in again in the financial markets, will Palladyne exchange the government loans for the wide-spread investments in short-term loans of creditworthy organizations. You don't have to do anything for this. Palladyne actively manages the risks in the Active InterestPlus Profile and chooses the right moment to switch.

### ***Expected Return***

Just as with saving, the Active InterestPlus Profile does not guarantee a fixed return. The return depends on the underlying investments. When Palladyne invests in a spread portfolio with short-term business loans, the expected nett return will be between 4% and 5% per year. Of course the expected nett return on short-term state obligations is lower. As the moment, these are less than 3% per year. For as long as the credit lastst, however, safety comes first. Palladyne expects a nett return of 3,75% nett on this profile in the long-term.

### ***Risks***

For saving the wealth above €100.000 on a savings account is exposed to the bankruptcy risk of the bank where you run your account. With the Palladyne Active InterestPlus profile, your wealth is spread amongts hundreds of creditworthy organizations, or the credit risk is virtually eliminated by investing in state obligations. Your investments continued directly or within a selection of funds on your account with BinckBank. The investments on your accouent with BinckBank are protected because they are kept in a **BEWAARBEDRIJF** which is kept out of range, should BinckBank go bankrupt

## **The Expected Development of a Model Portfolio in the Active InterestPlus Profile**

In the enclosed table you will see a short list of three scenario's of the expected wealth development in the Palladyne InterestPlus Risk Profile. In any year, there is a 95% chance to come out between the downwards and upwards scenario. In 2.5% of the cases, the expected portfolio worth is equal to or smaller than the downwards scenario and in 2,5% of the cases, the portfolio worth is equal to or larger than the upwards scenario. After five years, in the downwards scenario, the wealth will amount to €338,462,- On average, the wealth increases to €360,630.-, while in a very positive scenario, the wealth increases to € 383,945.-.