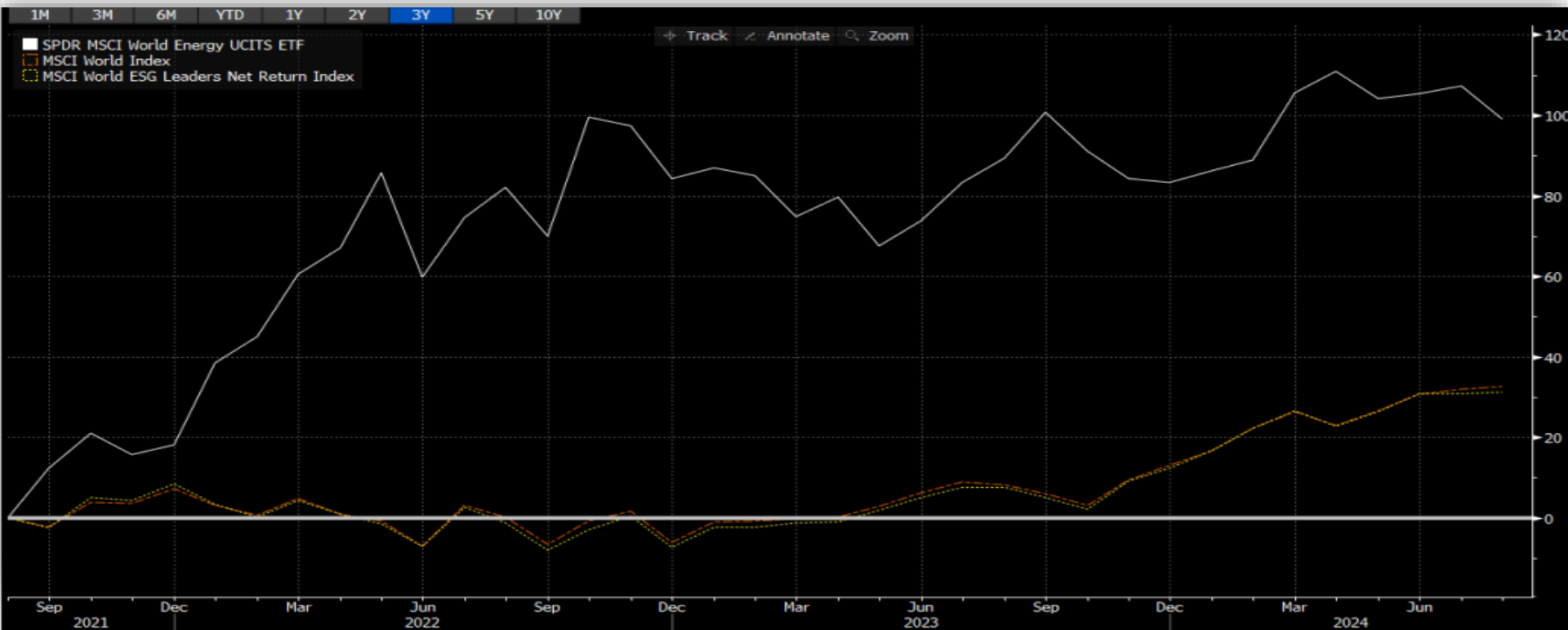


Duurzaam beleggen kost rendement:
wat nu?



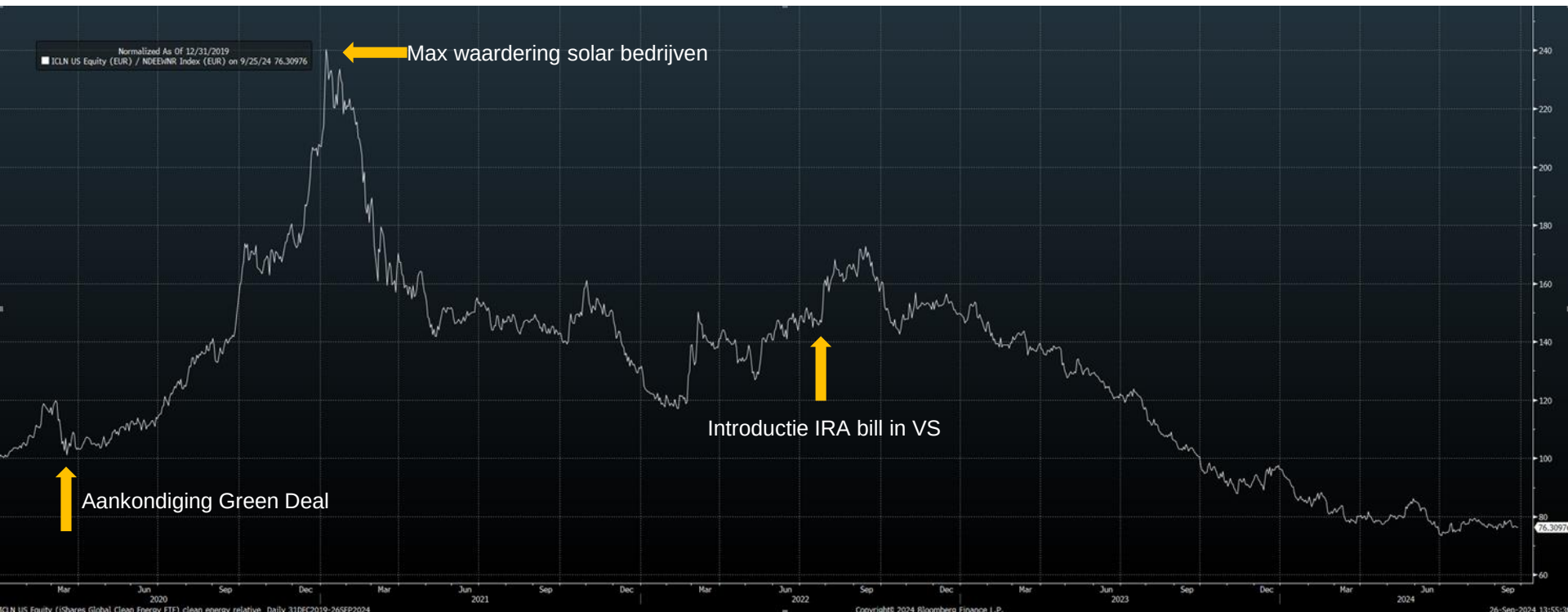
cardano

De afgelopen 2 jaar heeft duurzaamheid rendement gekost



De afgelopen 2 jaar heeft duurzaamheid rendement gekost

Barsten van de groene bubbel



In reactie daarop...

Politieke inmenging

US investors ditch green funds as 'woke capitalism' backlash bites

Cash has flowed out of ESG strategies over past year even as sector continues to boom in Europe



Republican figures including Senate minority leader Mitch McConnell, left, and Florida governor Ron DeSantis, have in the past year campaigned against the use of investment strategies that penalise fossil fuel producers © FT montage/Bloomberg

Beleggers trekken geld terug

JPMorgan, State Street quit climate group, BlackRock steps back

By Simon Jessop and Ross Kerber

February 16, 2024 12:07 AM GMT+1 • Updated 7 months ago



Bedrijven verlagen ambities

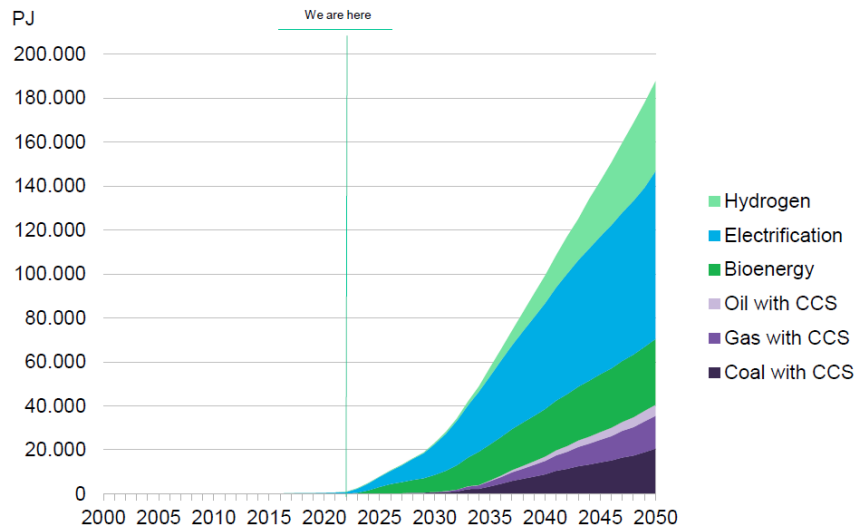


'Duurzaamheidsvoorbeeld'
Unilever verlaagt zijn ESG-doelen

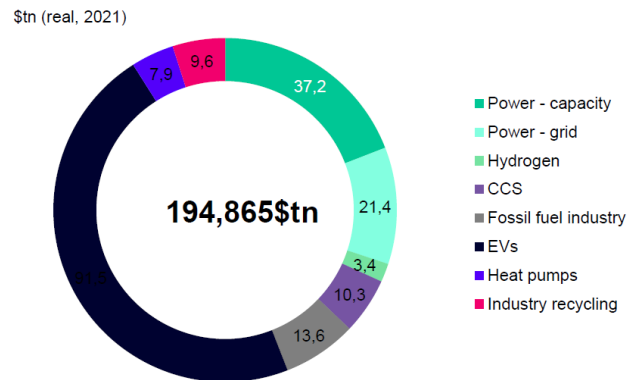
Tweede Kamer klaar met 'activistische' pensioenfondsen

Terug naar de basis: investeringskansen

We staan aan het begin van de energietransitie



103 triljoen (2x BBP in 2022) aan investeringen is nodig tot 2050



Terug naar de basis: mitigeer risico's

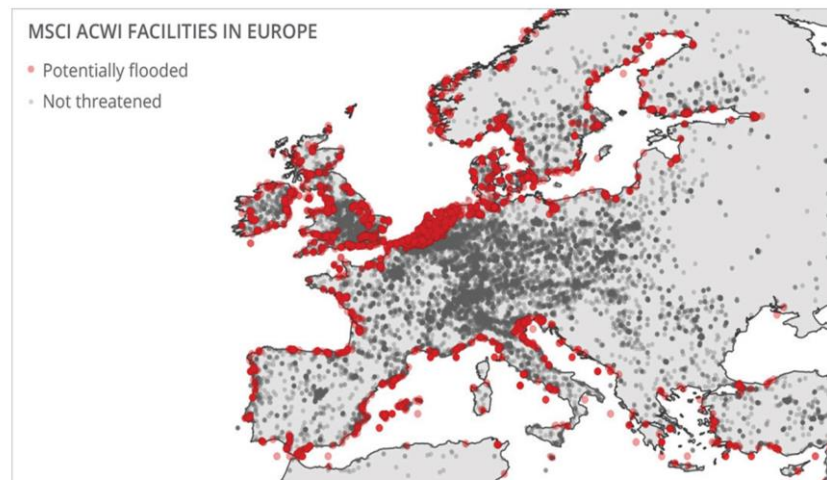


Achtergrond bij lange termijn risico's



Met als resultaat...

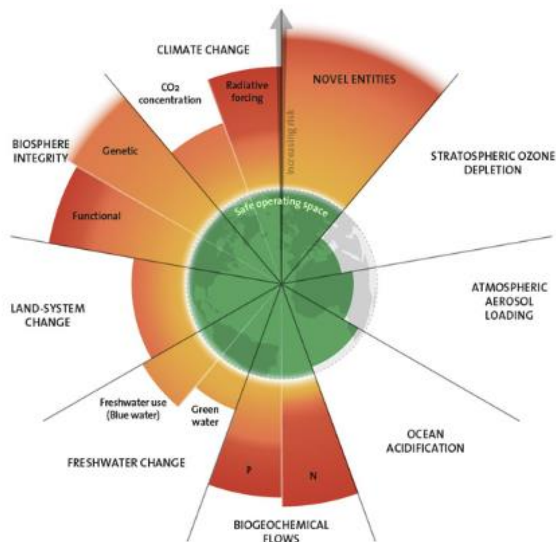
Climate change: Amazon regions
emit more carbon than they absorb



Uitruil korte termijn rendement voor lange termijn (systeem-)risico

Hoe staan we er voor?

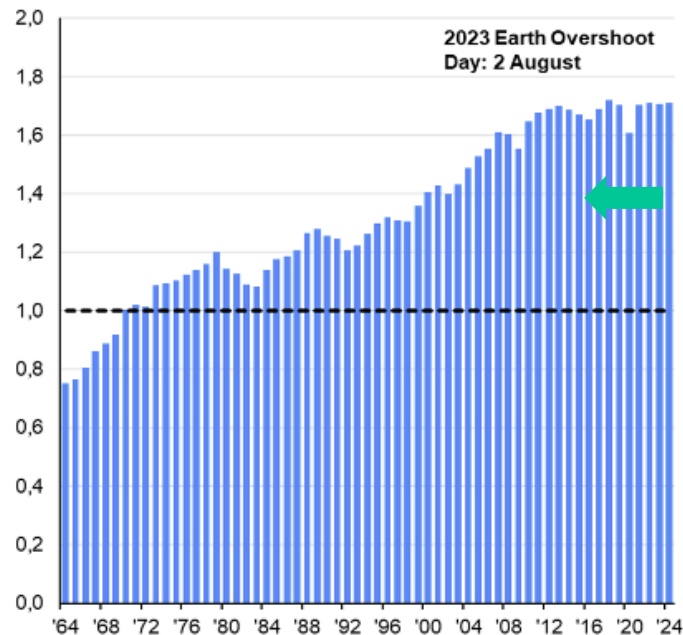
2023

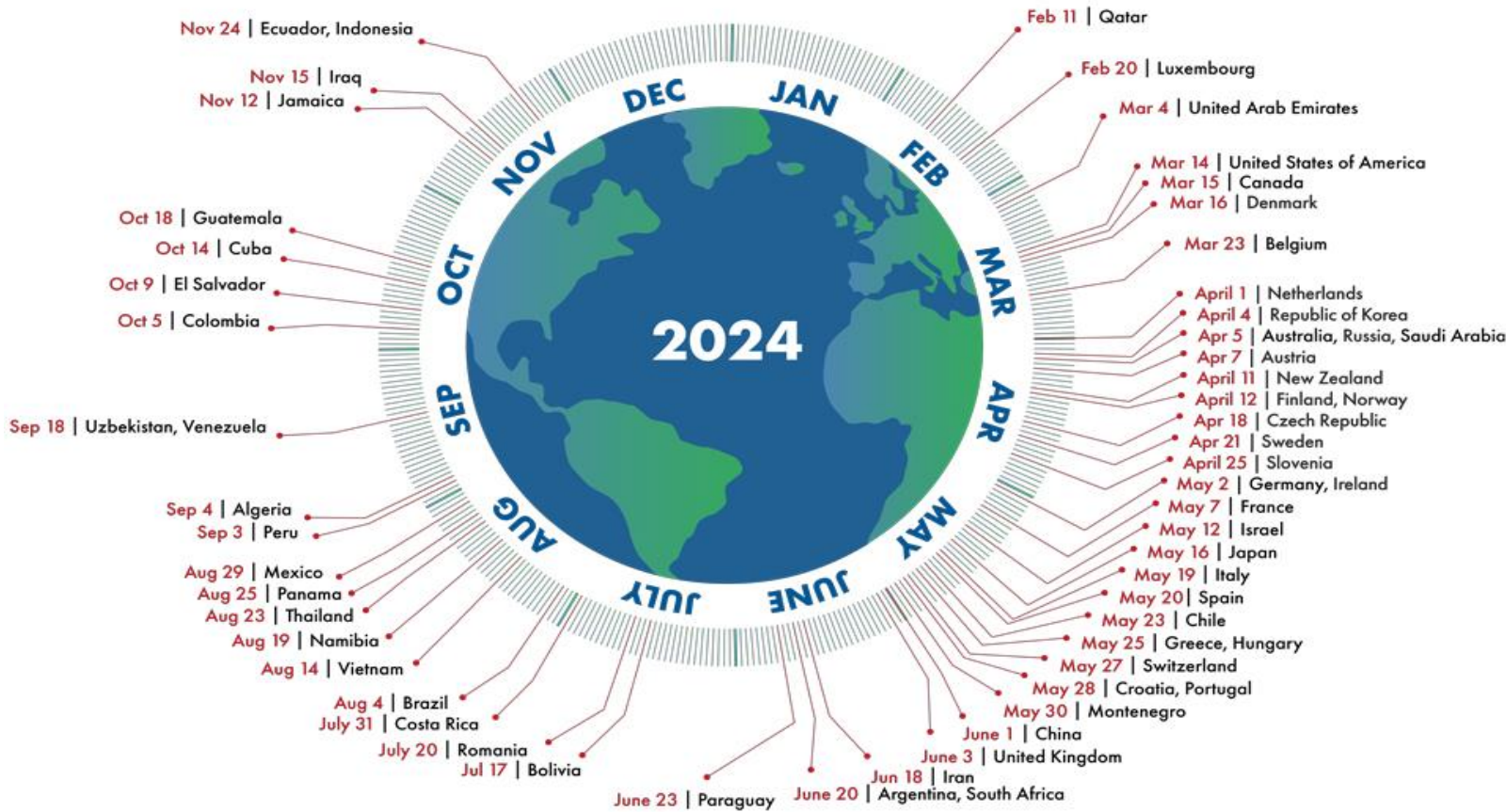


9 boundaries assessed,
6 crossed

Earth's needed to sustainably meet ecological footprint

Number of Earths required annually to sustainably meet ecological demand



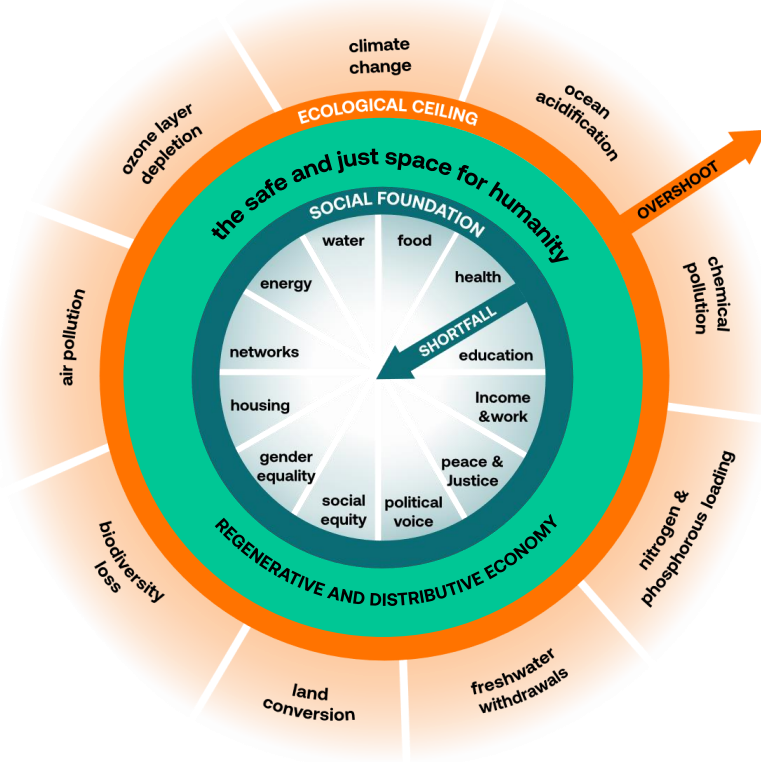


Het sociale perspectief



**YOUR HUNDRED
YEAR LIFE**

Geen (financiële) stabiliteit zonder duurzaamheid



9
boundaries

forming the ecological ceiling

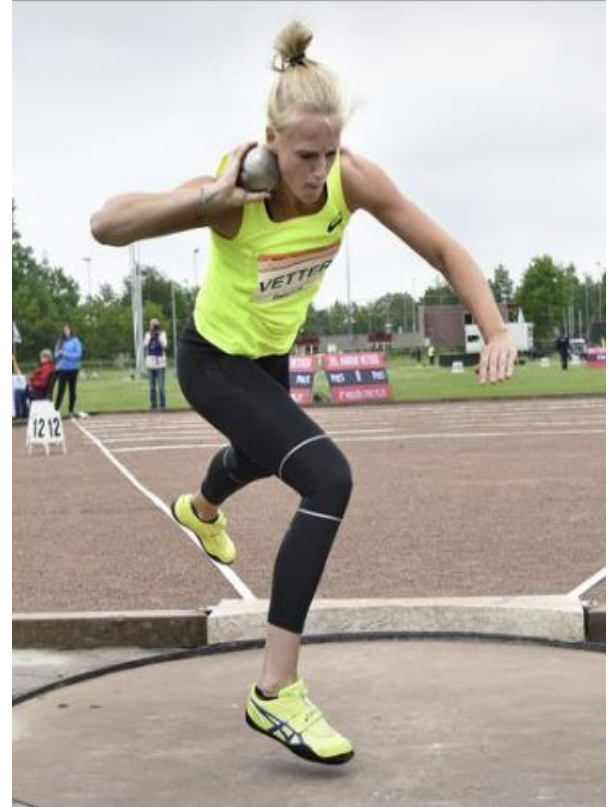
7
drivers

- | | |
|--|--|
|  Fossil fuel use |  Water use |
|  Land and ocean use |  Materials use and waste management |
|  Human capital management |  Social capital management |
|  Organisational behaviour and integrity | |

12
basic needs

like (access to) food, water, justice & education forming the social foundation

Mitigeren van risico's: spreiding



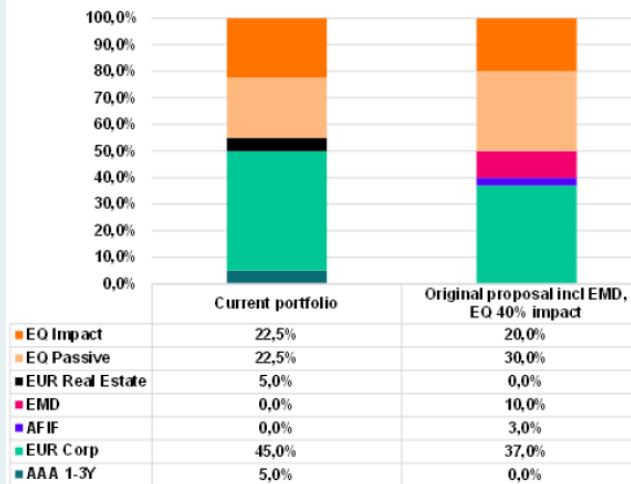
Rendement over tijd..

2017	2018	2019	2020	2021	2022	2023	2Q '24	YTD	QTD	10-year ann. return	Vol.
EM equities 21.0%	Govt bonds 4.6%	DM equities 30.8%	EM equities 8.9%	REITs 50.5%	Cmdty 23.7%	DM equities 20.2%	EM equities 5.9%	DM equities 16.8%	REITs 9.3%	DM equities 11.6%	REITs 22.4%
DM equities 8.1%	HY bonds 1.5%	REITs 30.4%	DM equities 6.9%	Cmdty 36.8%	Hedge funds 1.9%	HY bonds 9.6%	Cmdty 3.7%	REITs 10.2%	Govt bonds 2.5%	REITs 10.1%	Cmdty 16.9%
Portfolio 1.7%	IG bonds 1.3%	EM equities 21.1%	Portfolio 1.6%	DM equities 31.6%	Cash 0.0%	Portfolio 8.7%	DM equities 3.6%	EM equities 9.6%	DM equities 1.2%	Portfolio 8.6%	DM equities 13.2%
Cash -0.3%	REITs 0.7%	Portfolio 18.9%	IG bonds 1.3%	Portfolio 16.6%	HY bonds -7.0%	REITs 7.7%	Portfolio 2.1%	Portfolio 8.3%	IG bonds 1.1%	HY bonds 8.0%	EM equities 11.7%
EMD -3.2%	EMD 0.6%	EMD 17.2%	Govt bonds 0.5%	Hedge funds 11.5%	Portfolio -9.3%	EMD 7.3%	HY bonds 2.0%	HY bonds 8.6%	EMD 0.8%	EMD 5.5%	EMD 10.2%
HY bonds -3.2%	Cash -0.3%	HY bonds 15.8%	Cash -0.3%	HY bonds 9.1%	IG bonds -11.3%	EM equities 6.5%	Hedge funds 1.1%	EMD 6.5%	Portfolio 0.9%	EM equities 5.3%	Portfolio 8.5%
REITs -4.0%	Portfolio -1.6%	IG bonds 13.6%	HY bonds -0.9%	EMD 5.7%	Govt bonds -12.1%	IG bonds 5.9%	EMD 1.1%	Hedge funds 3.8%	HY bonds 0.7%	IG bonds 4.0%	HY bonds 8.1%
IG bonds -4.2%	Hedge funds -2.0%	Hedge funds 10.8%	Hedge funds -2.0%	EM equities 5.2%	DM equities -12.3%	Cash 3.3%	Cash 1.0%	IG bonds 3.2%	Cash 0.7%	Hedge funds 3.7%	IG bonds 7.8%
Govt bonds -5.8%	DM equities -3.6%	Cmdty 9.7%	EMD -3.4%	IG bonds 4.5%	EMD -12.4%	Govt bonds 0.7%	IG bonds 0.6%	Cash 2.7%	EM equities -1.2%	Govt bonds 1.9%	Govt bonds 6.8%
Hedge funds -6.9%	Cmdty -6.8%	Govt bonds 7.5%	Cmdty -11.1%	Govt bonds 0.5%	EM equities -14.5%	Hedge funds -0.4%	REITs -0.2%	Cmdty 0.7%	Hedge funds -2.1%	Cmdty 1.1%	Hedge funds 6.4%
Cmdty -10.7%	EM equities -9.9%	Cash -0.3%	REITs -13.6%	Cash -0.5%	REITs -20.2%	Cmdty -11.0%	Govt bonds -1.3%	Govt bonds 0.5%	Cmdty -7.0%	Cash 0.2%	Cash 1.1%

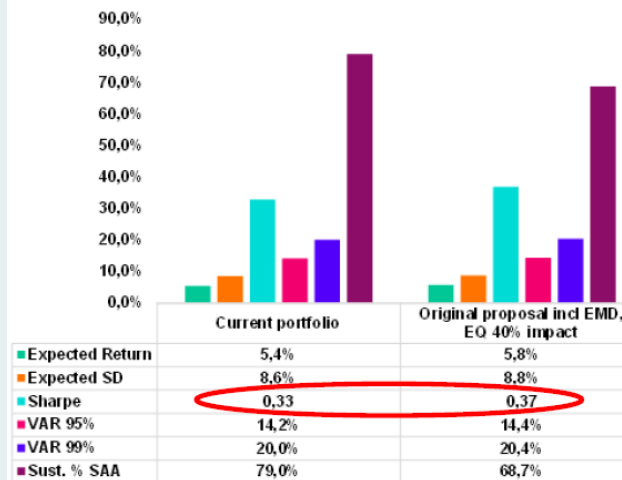
Cardano mixfondsen



Portfolio composition Neutraal



Portfolio characteristics Neutraal



5 sterren
Morningstar



Winnaar Lipper
award mixed assets
(4x)

Performance na kosten
 Defensief +2,92% (-0,02%)
 Neutraal +5,17% (-0,05%)
 Offensief +7,32% (+0,03%)

Informatie over laatste 10 jaar

Cardano kampioen 10- kamp

Focus op 'real world impact'

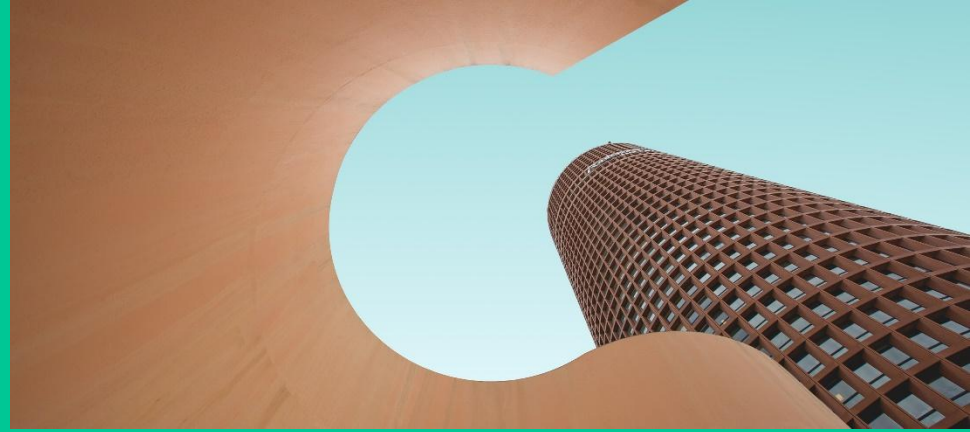
Per klant doet Justdiggitt het volgende:

- 2.600 m² land vergroenen
- 10 bomen terugbrengen
- 2 ton CO₂ vastleggen
- 54.250 liter water opvangen
- 1 lokale inwoner betrekken bij het landschapsherstel



De afgelopen 10 jaar heeft beleggen in energie rendement gekost





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