

# Grip op Generaties

2 OKTOBER | NBC Congrescentrum, Nieuwegein

A row of colorful silhouettes of people of various ages and ethnicities, representing a diverse audience. The silhouettes are in shades of purple, blue, yellow, and orange, set against a background of overlapping circles in similar colors.

**Grip op inkomen: beleggen in toekomstgerichte thema's is rendement voor jong en oud**

# Grip op inkomen: beleggen in toekomstgerichte thema's is rendement voor jong en oud

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Wouter van Leusen en Hubrien Meijaard - Stan&Wende



**Stan&Wende**  
rendement voor generaties



# Programma

- Welkom
- Grip op (pensioen)inkomen
- De praktijk: casus Eva
- Van grip op inkomen naar grip op generaties
- Thematisch beleggen: water
- Vragen en antwoorden
- Cliffhanger



# Grip op (pensioen)inkomen

# De praktijk – casus Eva

# Casus: pensioen ZZP-er Eva, 40 jaar

## **Uitgangspunten:**

- Eva, ZZP-er, 40 jaar
- Bruto winst € 60.000. Netto is dit € 39.965
- AOW-leeftijd 68 jaar
- Nu 10 jaar zelfstandig, nauwelijks pensioenopbouw
- Wens: Netto inkomen voor en na AOW gelijkblijvend

# Wat is maximaal fiscaal aftrekbaar?

## Bereken hier eenvoudig jouw maximale jaarruimte in 2024!

Om te berekenen hoeveel lijfrente je dit jaar mag aftrekken van de belasting hebben we je inkomen van 2023 nodig. Met inkomen bedoelen we:

- Je bruto winst uit je onderneming (je omzet minus je kosten)
- Je bruto inkomen uit loondienst en/of uitkeringen (dit staat bijv. op je jaaropgave)

Hoe hoog was jouw inkomen in 2023?

60000| EUR

Wat was je pensioenaangroei in 2023? ?

€ 0 EUR

Je jaarruimte in 2024 is: € 12.737,-

Het budget van Eva is EUR 800 per maand

# Bereken hoe jouw geld groeit

**Bereken jouw rendement**

Verwachte resultaten

Gegevens aanvullen

Profiel samenstellen

Aanmelding voltooien

Hoeveel wil je nu inleggen?

€ 0  EUR

Hoeveel wil je eventueel daarna per maand inleggen?

€ 800  EUR

Hoeveel jaar wil je dit doen?

28  Jaar



### Pessimistisch

Jouw totale inleg:  
€ 268.800

Rendement:  
€ 147.459

Vermogen na 28 jaar:  
**€ 416.259**

€ 82.042 t.o.v. sparen

### Verwacht ?

Jouw totale inleg:  
€ 268.800

Rendement:  
€ 317.972

Vermogen na 28 jaar:  
**€ 586.772**

€ 252.555 t.o.v. sparen

### Optimistisch

Jouw totale inleg:  
€ 268.800

Rendement:  
€ 434.466

Vermogen na 28 jaar:  
**€ 703.266**

€ 369.049 t.o.v. sparen

Selecteer jouw gewenste beleggingsprofiel ?

Zeer defensief

Defensief

Neutraal

Offensief

Zeer offensief

### Selecteer jouw gewenste beleggingsprofiel ?

Zeer defensief    Defensief    **Neutraal ✓**    Offensief    Zeer offensief

### Verdeling van de portefeuille



■ Microkredietfondsen    ■ Obligatiefondsen    ■ Aandelenfondsen

### Bepaal hier jouw mogelijke pensioenuitkering ?

Hoeveel jaar wil je uitkeren?

20 ⌵ jaar



Indicatie bruto uitkering per maand:

**€ 3.393**

Deze uitkering is gebaseerd op een verwacht vermogen op de einddatum van € 586.772.

Bruto lijfrente/pensioen	€ 40.716
AOW (na inflatie)	€ 20.365
Totaal bruto	€ 61.081
<b>Totaal netto</b>	<b>€ 51.593</b>

Echter: 2% inflatie op haar bruto inkomen van	€ 60.000
betekent een inkomen op pensioendatum van ruim	€ 104.000
Dit betekent een benodigd netto inkomen van	€ 71.034
Dus feitelijk een netto tekort van	<b>€ 19.441</b>

## Stel Eva gaat beleggen met een offensief profiel:

Pessimistisch	Verwacht ?	Optimistisch
Jouw totale inleg: € 268.800	Jouw totale inleg: € 268.800	Jouw totale inleg: € 268.800
Rendement: € 197.783	Rendement: € 454.810	Rendement: € 644.828
Vermogen na 28 jaar: <b>€ 466.583</b>	Vermogen na 28 jaar: <b>€ 723.610</b>	Vermogen na 28 jaar: <b>€ 913.628</b>
€ 132.366 t.o.v. sparen	€ 389.393 t.o.v. sparen	€ 579.411 t.o.v. sparen

Selecteer jouw gewenste beleggingsprofiel ?

- Zeer defensief
- Defensief
- Neutraal
- Offensief ✓
- Zeer offensief

Selecteer jouw gewenste beleggingsprofiel ?

Verdeling van de portefeuille



Bepaal hier jouw mogelijke pensioenuitkering ?

Hoeveel jaar wil je uitkeren?  jaar

Indicatie bruto uitkering per maand: **€ 4.184**

Deze uitkering is gebaseerd op een verwacht vermogen op de einddatum van € 723.610.

*Pensioen o.b.v. een neutraal profiel:*

Bruto pensioen	€ 40.716
AOW (na inflatie)	€ 20.365
Totaal bruto	€ 61.081
<b>Is netto</b>	<b>€ 51.593</b>

*O.b.v. een offensief profiel zou dit kunnen worden:*

Bruto pensioen	€ 50.208
AOW (na inflatie)	€ 20.365
Totaal bruto	€ 70.573
<b>Is netto</b>	<b>€ 57.923</b>

Dus nog een netto tekort van **€ 13.111**

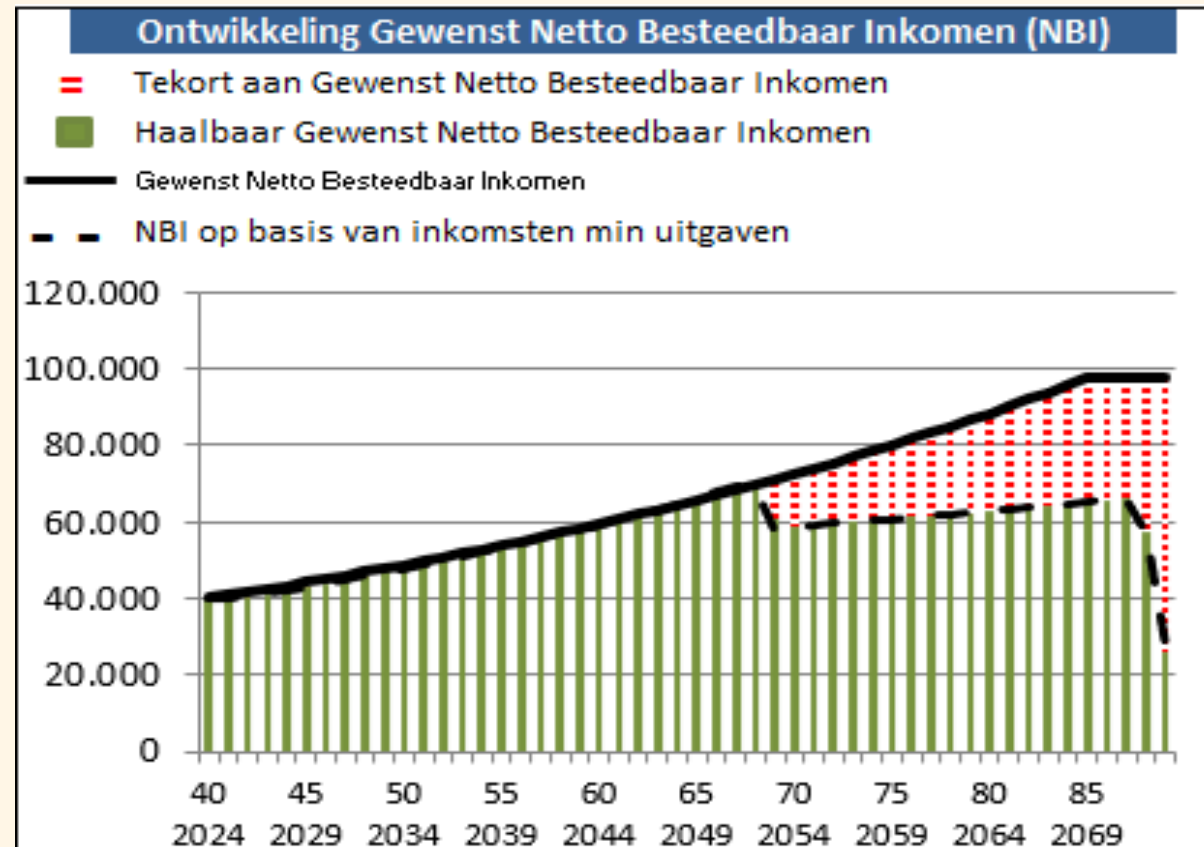
*Hoe gaat ze dit opvangen?*

## Wat zijn als FP-er je gespreksonderwerpen in zo'n casus?

- Jaarruimte
- Reserveringsruimte
- Fiscaliteit nu en later
- Gewenste inkomen
- Levensstijl
- Looptijd uitkering
- Beleggingsprofiel(en)
- Kennis van en ervaring met beleggen
- Beleggen pensioenuitkering?
- Duurzaamheid beleggingen
- Netto andere vermogensbestanddelen (erfenis, huis)
- ....

# Kortom:

Hoe help je jouw relatie grip te krijgen en te houden op zijn/haar inkomen, nu én later.





# Van Grip op Inkomen naar Grip op Generaties

# Van financieel rendement naar maatschappelijk rendement met (serieus) duurzaam beleggen

## Impact: CO2 besparing van jouw belegging



Aantal kilometers minder  
autorijden

3.044.429



Kilo's minder  
varkensvlees eten

90.166

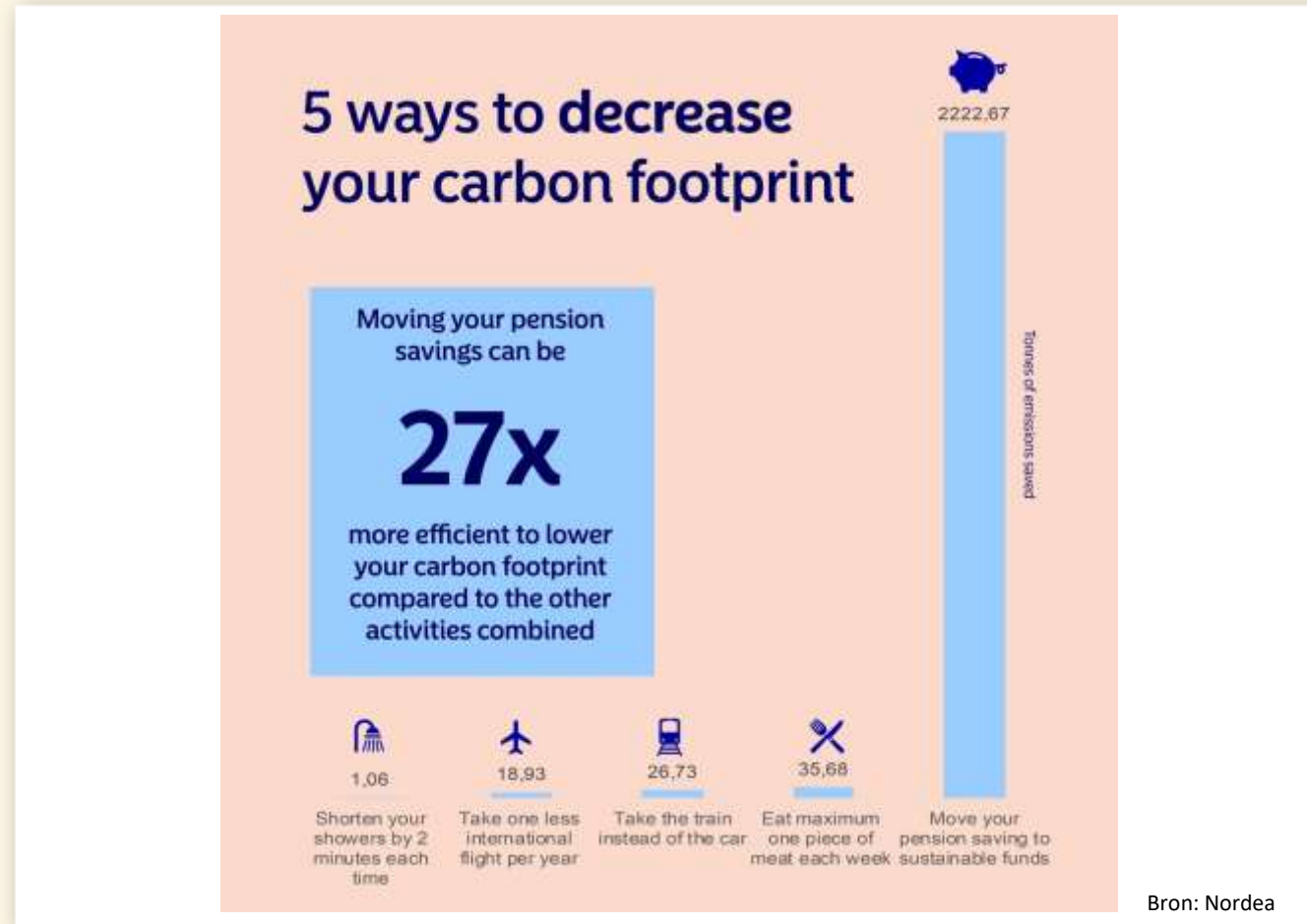


Aantal uren minder  
douchen

96.827

Dit is jouw CO-2 besparing ten opzichte van traditioneel beleggen. De aantallen zijn over de looptijd van je belegging en gebaseerd op 35% van je duurzame portefeuille. De totale besparing is dus nog veel groter.

# Waarom duurzaam beleggen?



# Duurzaam thematisch beleggen:

Bij Stan&Wende hebben we speciale aandacht op vijf specifieke thema's. Deze zijn gebaseerd op de 17 SDG's van de VN: duurzame ontwikkelingsdoelen:



Microkrediet



Water



Smart energy



Klimaat



Biodiversiteit

# Thematisch belegen: Water



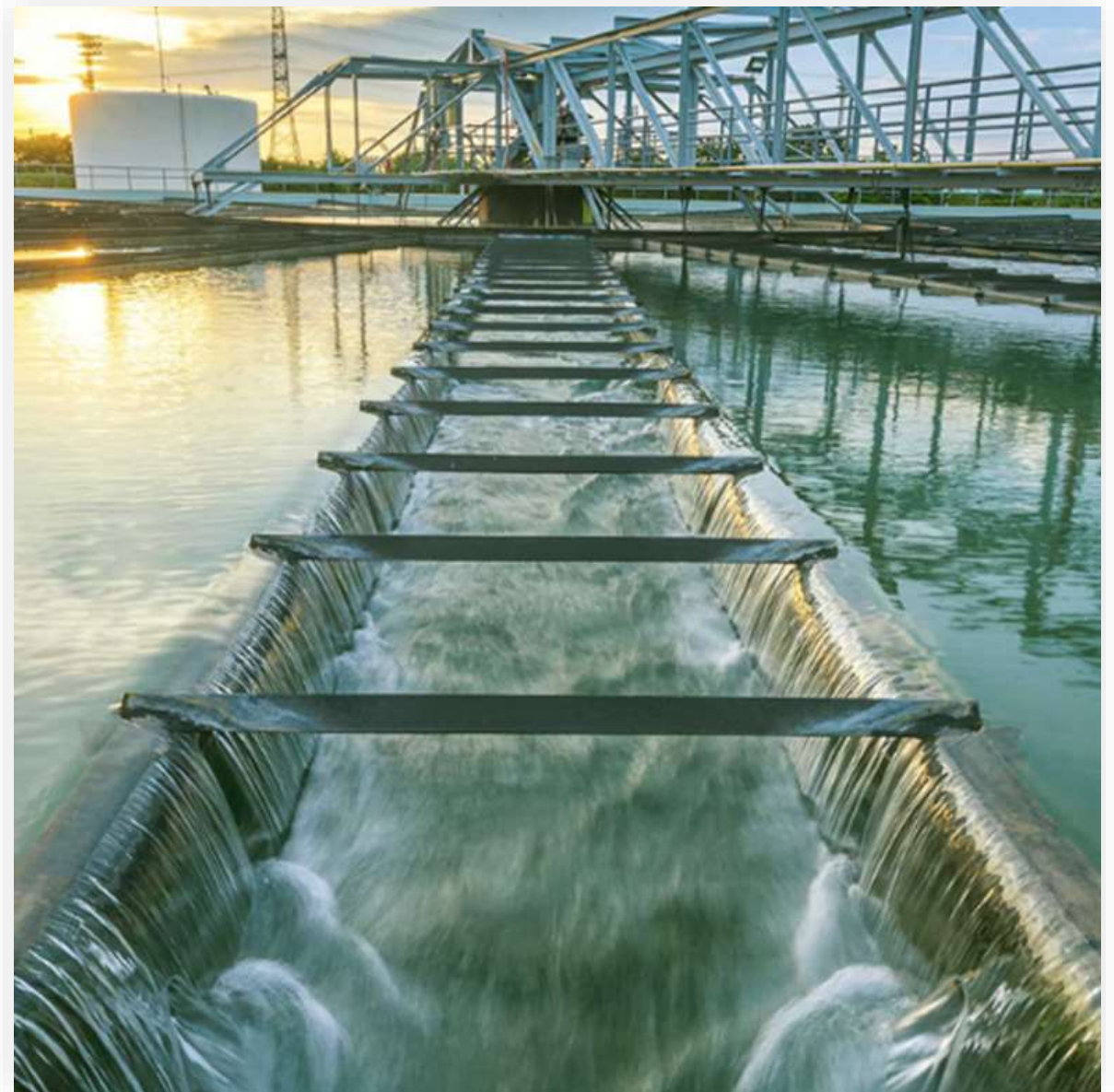
A nighttime photograph of a European city, likely Zurich, featuring a river in the foreground and several illuminated buildings, including a prominent church tower with a clock face. The sky is dark blue with some clouds. The image is overlaid with a semi-transparent blue graphic element on the left side.

Beleggen in de waardeketen van water  
**Robeco Sustainable Water**



# Agenda

- > Beleggingscasus
- > Beleggingskansen
- > Voorbeelden
- > Duurzaamheid
- > Track record & portefeuille positionering



## Beleggingscasus



# Hebben we voldoende water?

- > De oppervlakte van de aarde bestaat voor meer dan 70% uit water.

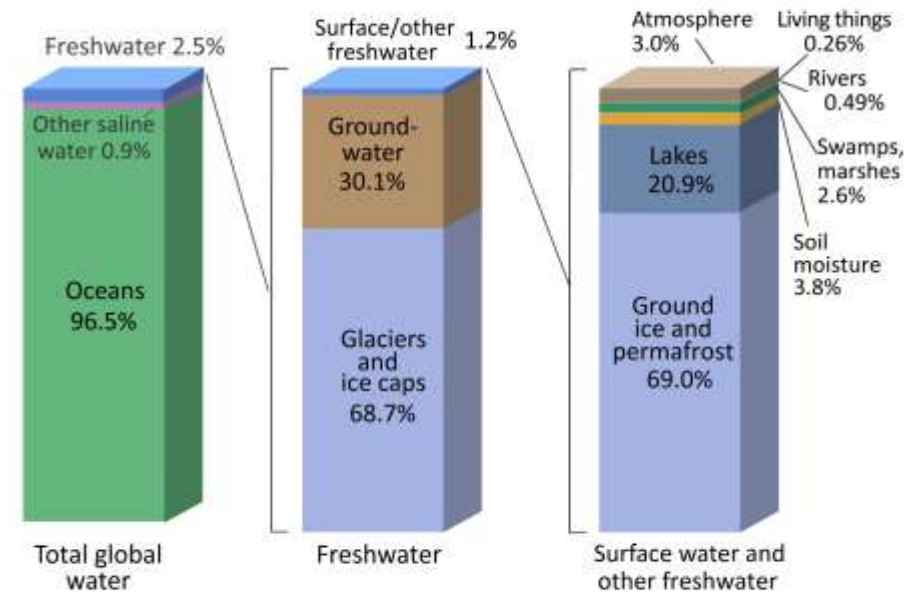


# Hebben we voldoende water?

Minder dan 1% is beschikbaar zoet water!

- > Slechts 2,5% van al het beschikbare water is zoet water
- > Van al het zoet water is ongeveer 1% oppervlaktewater; 30% is grondwater en bijna 70% bestaat uit gletsjers of ijskappen

## Where is Earth's Water?



Credit: U.S. Geological Survey, Water Science School. <https://www.usgs.gov/special-topic/water-science-school>  
Data source: Igor Shiklomanov's chapter "World fresh water resources" in Peter H. Gleick (editor), 1993, Water in Crisis: A Guide to the World's Fresh Water Resources. (Numbers are rounded).

# Water in het nieuws

“France: Drought sees farmers fighting over water”<sup>1</sup>



“UK Sewage overflows result from lack of infrastructure investment, research shows”

Imperial College London, January 2023

California is hit again by floods<sup>3</sup>



“Tesla's first European factory needs more water to expand.”

NPR (National Public Radio), November 2022

“People queue for bottled water in Surrey”<sup>2</sup>



“Nearly half of the tap water in the US is contaminated with ‘forever chemicals’ [PFAS], government study finds”  
CNN, July 2023, based on USGS study

1 Image: <https://www.dw.com/en/france-drought-sees-farmers-fighting-over-water/video-65605287>

2 Photograph: [Martin Bamford/Surrey/Live](https://www.bbc.com/news/health-65605287)

3 Image: <https://www.npr.org/2023/03/13/1163076187/california-atmospheric-river-flooding-snow-weather>

# Duurzame oplossingen voor waterschaarste

## Beleggingscasus

### Beperkte zoetwater reserves steeds meer onder druk om aan groeiende vraag te kunnen voldoen

- > Global demand for water already exceeds global water supply
- > The water deficit will become even more acute in the future
- > Climate change exacerbates water crises

### Vraag van grootste waterverbruikers (landbouw en industrie) blijft alsmaar groeien

- > Population growth, urbanization and water-intensive dietary changes
- > Globally, agriculture is the largest water-consuming sector, although in developed countries industry is most prominent

### Oplossingen zijn crucial voor overleving

- > **Management and efficiency gains** for more economical water use
- > **Wastewater treatment:** water recycling, water reuse and avoidance of pollution
- > **Infrastructure investments:** leakage reduction, desalination, analytics

Het Robeco Sustainable Water fonds belegt in bedrijven die oplossingen bieden voor de waterschaarste en die bijdragen aan een schone, veilige en duurzame watervoorziening

SUSTAINABLE DEVELOPMENT GOALS



Sources: Robeco, use of the United Nations Sustainable Development Goals (SDG) logos, including the color wheel, and icons shall only serve explanatory and illustrative purposes and may not be interpreted as an endorsement by the United Nations of this entity, or the product(s) or service(s) mentioned in this document. The opinions or interpretations shown in this document hence do not reflect the opinion or interpretations of the United Nations. The SDGs listed are not exhaustive, have been prioritized based on strength of impact and the overarching goals of the strategy over the long term. A complete reporting of SDGs associated with the strategy can be obtained from our Client Servicing Team: [rs-clientservicing@robeco.com](mailto:rs-clientservicing@robeco.com)

## Beleggingskansen

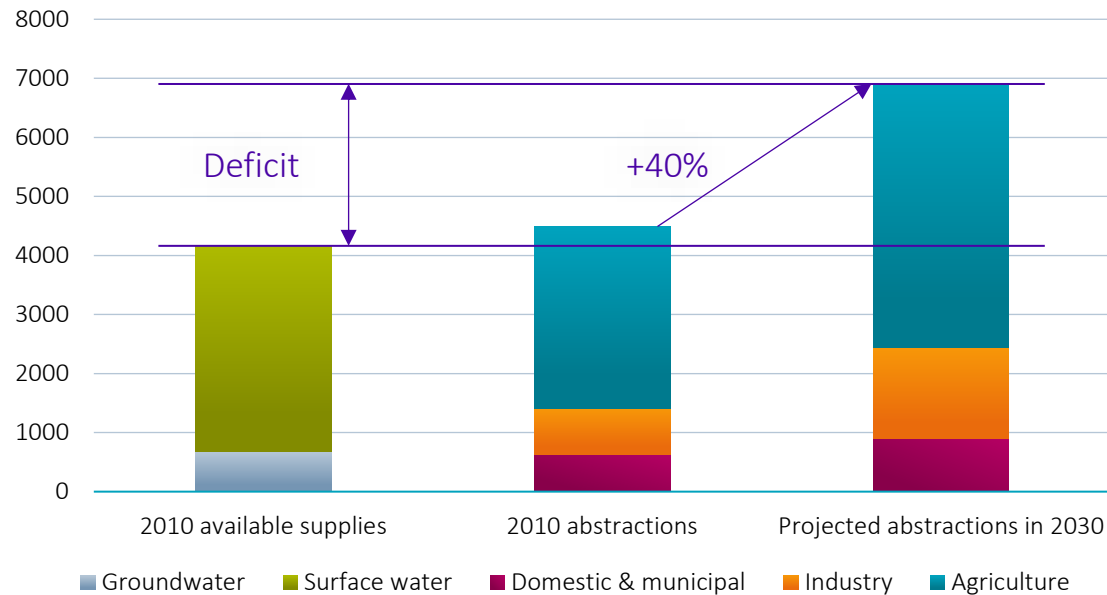
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# Water: Vraag en aanbod

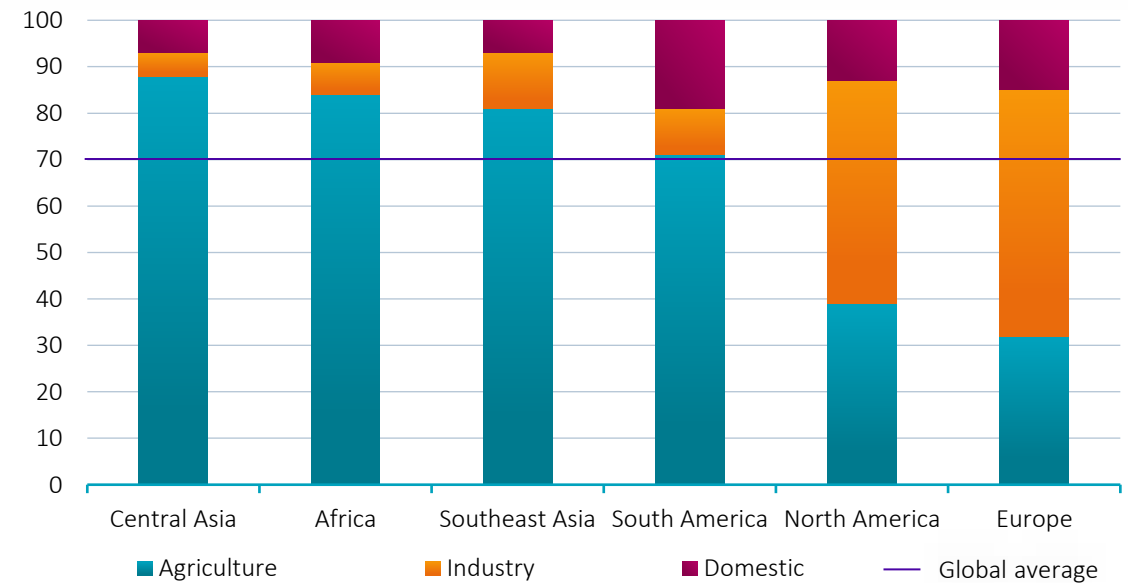
## Nu al een tekort en het tekort wordt alleen maar groter!

- > Vraag naar water zal met ongeveer 40% stijgen tussen 2010 en 2030
- > Landbouw neemt ongeveer 70% van het wereldwijde waterverbruik voor haar rekening
- > In ontwikkelingslanden verbruikt landbouw tot 90% van het water, in ontwikkelde landen is industrie de grootste waterverbruiker

### Forecast of global water demand (bln m3)



### Global water use by sector and region (%)





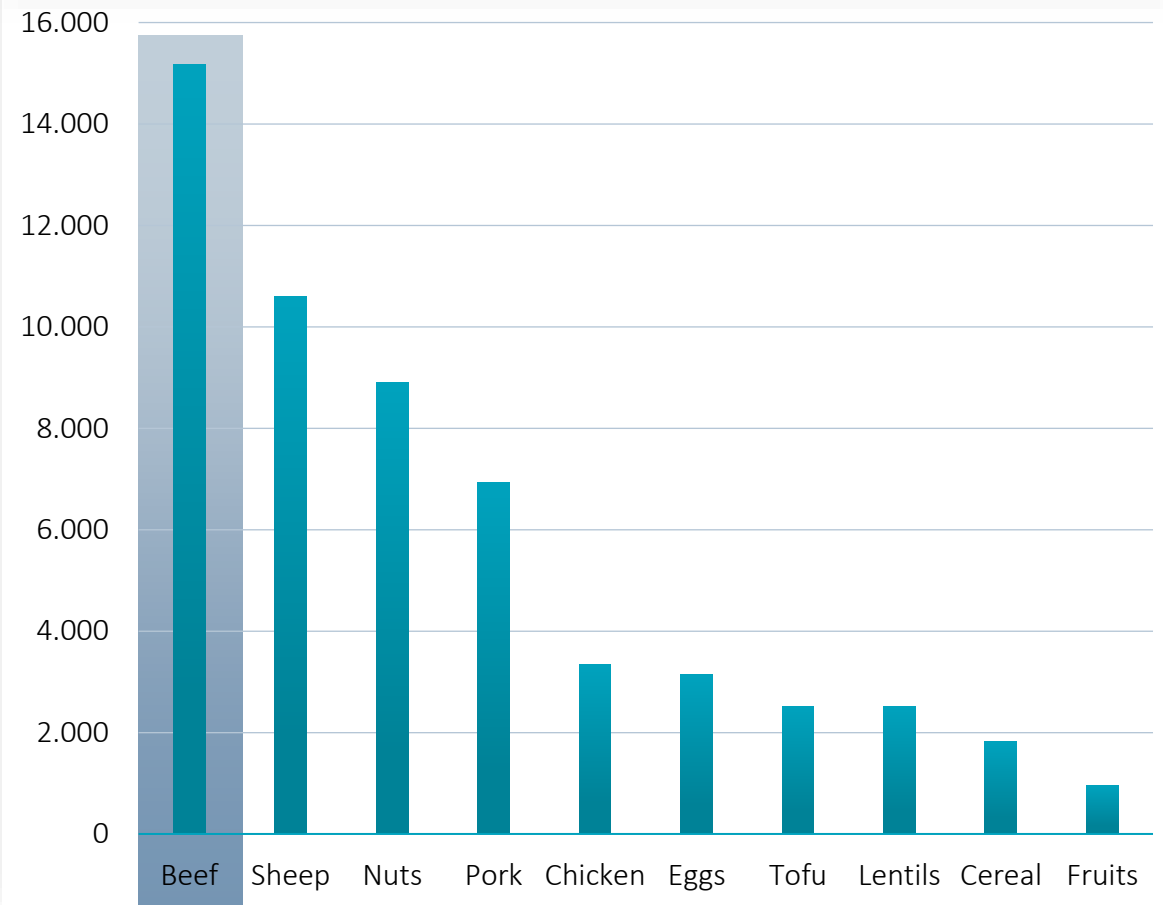
## Vraag naar water

Groeiende middenklasse en meer consumptie van vlees verhogen significant het waterverbruik van de agrarische industrie

- > Wereldwijd groeiende middenklasse
- > Meer consumptie vlees dan ooit tevoren
- > Wat resulteert in een verdrievoudiging van de wereldwijde vleesproductie over de afgelopen 50 jaar
- > De wereldwijde water footprint van rundvlees 15,400 liter per kg.
- > 99% van deze footprint is gerelateerd aan voedsel voor dieren. De resterende 1% wordt gebruikt als drinkwater voor dieren en om landbouwmachines te reinigen.

Plantaardige proteïnen behoeven slechts een fractie van het waterverbruik om rundvlees te produceren en, dankzij innovaties in smaken en texturen, lijken deze proteïnen steeds meer op vlees en worden steeds meer geaccepteerd

Liters of water used per kilogram of food produced



# Robeco Sustainable Water: Trendselectie en beleggingskansen



## Nutsbedrijven

- > Water Utilities
- > Waste Management



## Kwaliteit & Analyse

- > Water Analytics
- > Resource Protection
- > Point of Use Treatment
- > Maintenance Services



## Kapitaalgoederen & Chemicals

- > Valves & Pumps
- > Treatment Systems
- > Treatment Chemicals
- > Irrigation Systems



## Bouw & Materialen

- > Building Materials & Fixtures
- > Water Meters
- > Engineering & Construction



## Voorbeelden

## Core & Main

Core & Main delivers **41,600 kilometres** of water infrastructure annually

“Achieve universal and equitable access to safe and affordable drinking water” (6.1)

- > Core & Main Inc., headquartered in St. Louis, Missouri, is a leading specialized distributor of water, wastewater, storm drainage and fire protection products, and related services.
- > These products are integral to building, repairing and maintaining water and wastewater systems. They serve as part of basic municipal infrastructure required to support population and economic growth including residential and commercial construction.
- > Core & Main sold **41,600 kilometres** of pipes in 2022, or 11 times the length of the Mississippi River.
- > Through these activities, it contributes to SDG target 6.1, which aims to achieve universal and equitable access to safe and affordable drinking water.



Source: Robeco. Note: Analysis based on company annual and/or sustainability reports and other public communications. The company shown on this slide is for illustrative purposes only in order to demonstrate the investment strategy on the date stated. It cannot be guaranteed that the strategy/fund will consider the company in the future. No reference can be made to the future development of the company. Use of the United Nations Sustainable Development Goals (SDG) logos, targets, and icons shall only serve explanatory and illustrative purposes and may not be interpreted as an endorsement by the United Nations or by Project Everyone of this entity, or the product(s) or service(s) mentioned in this document. The opinions or interpretations shown in this document hence do not reflect the opinion or interpretations of the United Nations.

# Veolia Environnement S.A

In 2022, Veolia treated **989 million m<sup>3</sup>** of wastewater

## “Improve water quality by halving the proportion of untreated wastewater” (6.3)

- > Veolia Environnement S.A. is a French transnational company with activities in three main segments – water management, waste management and energy services.
- > Veolia is a world leader in water services. In 2022, it treated **989 million m<sup>3</sup>** of wastewater, making a strong contribution to SDG target 6.3, which aims to improve water quality by halving the proportion of untreated wastewater.
- > In addition, it distributed **5.2 billion m<sup>3</sup>** of drinking water to **111 million people** in 2022. As such, it contributes to SDG target 6.1 which promotes universal and equitable access to drinking water.



Source: Robeco. Note: Analysis based on company annual and/or sustainability reports and other public communications. The company shown on this slide is for illustrative purposes only in order to demonstrate the investment strategy on the date stated. It cannot be guaranteed that the strategy/fund will consider the company in the future. No reference can be made to the future development of the company. Use of the United Nations Sustainable Development Goals (SDG) logos, targets, and icons shall only serve explanatory and illustrative purposes and may not be interpreted as an endorsement by the United Nations or by Project Everyone of this entity, or the product(s) or service(s) mentioned in this document. The opinions or interpretations shown in this document hence do not reflect the opinion or interpretations of the United Nations.

## Duurzaamheid

## Beleggen met positieve impact conform de doelstellingen van de UN Sustainable Development Goals

### Uitsluiten van onverenigbare activiteiten

- > Removal of companies with unsustainable business practices
- > Theme-specific sustainability criteria

### Integreren van financieel materiële ESG informatie

- > Identifying extra-financial risks and opportunities that are having a material effect on a company's prospects

### Active ownership

- > Making use of voting rights
- > Controversy and value engagement\*



\*Robeco focuses its [engagement](#) efforts on a select group of companies on the most material ESG factors and themes. We select three to five new engagement themes every year, and for any given engagement theme, ten to fifteen companies are selected that have the most exposure to the engagement topic. These companies are not necessarily part of this portfolio, and the impact of engagement is limited on fund level. To read more about Robeco's Engagement policy [click here](#).

## Behaalde rendementen



## Track record

### Robeco Sustainable Water (in EUR, Gross of fees)

Annualized performance	31 August 2024						
	YTD	1 Month	3 Months	1 Year	3 Years	10 Years	Since Oct-01
Robeco Sustainable Water	12.93%	-1.32%	4.30%	20.17%	4.30%	12.45%	10.07%
MSCI World Index TRN	16.48%	0.34%	4.53%	22.01%	9.22%	11.50%	7.26%
Relative performance	-3.55%	-1.66%	-0.22%	-1.85%	-4.92%	0.95%	2.81%

Calendar year performance							
	2023	2022	2021	2020	2019	2018	2017
Robeco Sustainable Water	16.70%	-20.18%	40.94%	13.92%	34.45%	-6.65%	14.08%
MSCI World Index TRN	19.60%	-12.78%	31.07%	6.33%	30.02%	-4.11%	7.51%
Relative performance	-2.90%	-7.40%	9.88%	7.59%	4.43%	-2.55%	6.57%

The currency in which the past performance is displayed may differ from the currency of your country of residence.

Due to exchange rate fluctuations the performance shown may increase or decrease if converted into your local currency.

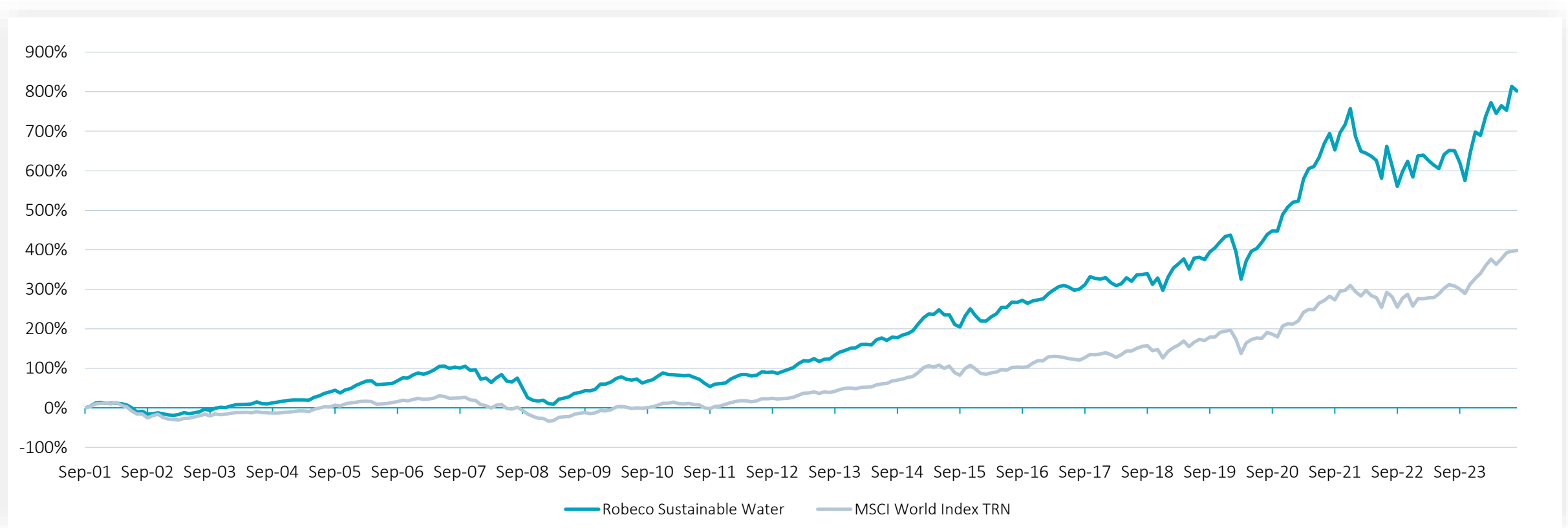
Periods shorter than one year are not annualized. The value of your investments may fluctuate. Past performance is no guarantee of future results.

Returns gross of fees, based on gross asset value. In reality costs (such as management fees and other costs) are charged. These have a negative effect on the returns shown.

Source: Robeco, MSCI. Portfolio: Robeco Sustainable Water I-EUR Share Class. Index: MSCI World Index TRN. All figures in EUR. Data end of August 2024. Effective October 29th 2020, this fund was merged onto the RCGF SICAV platform and received new inception dates, share classes, and ISIN codes. All performance prior to the RCGF SICAV merger on October 29th 2020, has been calculated based on the investment policies, fees, and share classes of this fund under the previous SICAV.

## Performance since inception

### Robeco Sustainable Water (31.08.2024, in EUR, Gross of fees)



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Period shorter than one year are not annualized. The value of your investments may fluctuate. Past performance is no guarantee of future results.

Returns gross of fees, based on gross asset value. In reality costs (such as management fees and other costs) are charged. These have a negative effect on the returns shown.

Source: Robeco, MSCI. Portfolio: Robeco Sustainable Water. Index: MSCI World Index TRN. All figures in EUR. Data until end of August 2024. Effective October 29th 2020, this fund was merged onto the RCGF SICAV platform and received new inception dates, share classes, and ISIN codes. All performance prior to the RCGF SICAV merger on October 29th 2020, has been calculated based on the investment policies, fees, and share classes of this fund under the previous SICAV.



# Top 10 holdings

## Robeco Sustainable Water (31.08.2024)

Company	Country	Company focus	Weight*
Avantor Inc	United States	Diagnostics and laboratory services and dosing pumps	4.77%
Veolia Environnement SA	France	Leading global designer and provider of water, waste, and energy management solutions	4.38%
Agilent Technologies Inc	United States	Analytical instruments and software	4.25%
Veralto Corp	United States	Water analytics and water treatment solutions	3.84%
Xylem Inc/NY	United States	Global leader in water and waste water management for utilities and industrial customers	3.83%
American Water Works Co Inc	United States	Water and wastewater treatments	3.05%
Pentair PLC	United States	Water pumps, filtration & pool equipment	2.92%
Ferguson Enterprises Inc	United States	Distributor of Plumbing, HVAC products	2.85%
Ecolab Inc	United States	Global leader in water, hygiene and energy technologies and services	2.67%
Tetra Tech Inc	United States	Environmental design engineering and consultancy service provider	2.42%
<b>Total</b>			<b>34.98%</b>

\*Portfolio weight excl. cash. Source: Robeco, MSCI. Portfolio: Robeco Sustainable Water. Data end of August 2024. The companies shown on this slide are for illustrative purposes only in order to demonstrate the investment strategy on the date stated. It cannot be guaranteed that the strategy/fund will consider the companies in the future. No reference can be made to the future development of the companies.

# Portfolio characteristics

## Robeco Sustainable Water (31.08.2024)

Key Information	
Portfolio Manager	Dieter Küffer, Jindapa (Amy) Wanner-Thavornsuk
Fund Launch	September 2001
Fund AuM (in mEUR)	3,058
Number of Holdings	75 34% in Top 10 holdings
SFDR Classification	Article 9
Min. Sustainable Investment	90%

Performance and Risk Ratios*	
Benchmark	MSCI World Index TRN
Active Share	98.23%
Sharpe Ratio	0.13
Tracking Error	9.17%
Jensen's Alpha	-4.88%
Information Ratio	-0.54

\*Last 3 years. Source: Robeco, MSCI. Portfolio: Robeco Sustainable Water. Index: MSCI World Index TRN. Data end of August 2024.

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## Robeco Institutional Asset Management B.V.

### Important information

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## Robeco Sustainable Water Fund – estimated impact

The key impact of this fund is considered with respect to the most relevant SDG targets.

- > Length of water infrastructure manufactured or installed (6.1)
- > People provided with clean drinking water (6.1)
- > Volume of wastewater treated (6.3)
- > Volume of water saved through efficiency solutions (6.4)

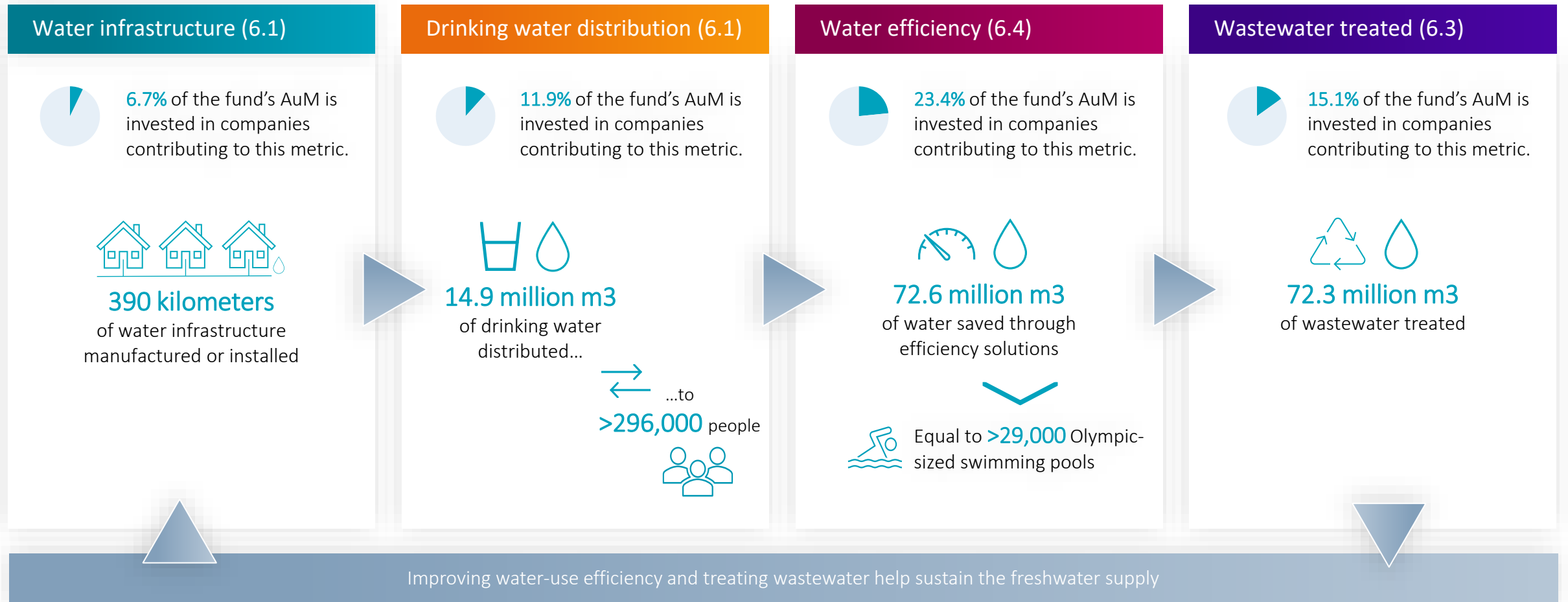


Source: Robeco analysis based on company annual and/or sustainability report and other public communications. Use of the United Nations Sustainable Development Goals (SDG) logos and targets, including the color wheel, and icons shall only serve explanatory and illustrative purposes and may not be interpreted as an endorsement by the United Nations or by Project Everyone of this entity, or the product(s) or service(s) mentioned in this document. The opinions or interpretations shown in this document hence do not reflect the opinion or interpretations of the United Nations. This report presents an overview of the impact metrics of the Sustainable Water fund with respect to the most relevant UN Sustainable Development Goals. A complete reporting of SDGs associated with the Sustainable Water fund can be obtained from our Client Servicing Team: [rs-clientservicing@robeco.com](mailto:rs-clientservicing@robeco.com).



# The key impact metrics related to Robeco Sustainable Water are...

## Estimated impacts of investee companies attributed to the fund




Source: Robeco. Note: the impact of 25 companies in the portfolio representing 44.1% of the portfolio's market value as of April 30, 2024, has been aggregated and rounded. The graphic displays an estimation of the associated impact of the companies in which the Sustainable Water is invested. It shall not be assumed that an investment in the portfolio does result in a direct or additional impact. The total investment is associated with the following ownership-adjusted impact over a 1-year period. Holdings as of April 30, 2024, assuming that stable proportion of the companies are held. Market value of the holding is normalized by the company's enterprise value. Based on production numbers from the latest reporting (2022-2023).

# Impact metrics

A EUR 100 million investment in the fund is associated with...


## Water infrastructure (6.1)

 6.7% of the fund's AuM is invested in companies contributing to this metric.



**13 kilometers**  
of water infrastructure  
manufactured or installed

## Drinking water distribution (6.1)


 11.9% of the fund's AuM is invested in companies contributing to this metric.



**498,000 m3**  
of drinking water  
distributed...


...to  
**>9,900** people  


## Water efficiency (6.4)


 23.4% of the fund's AuM is invested in companies contributing to this metric.



**2.4 million m3**  
of water saved through  
efficiency solutions

Equal to **~970** Olympic-sized swimming pools  


## Wastewater treated (6.3)

 15.1% of the fund's AuM is invested in companies contributing to this metric.



**2.4 million m3**  
of wastewater treated

Improving water-use efficiency and treating wastewater help sustain the freshwater supply

Source: Robeco. Note: the impact of 25 companies in the portfolio representing 44.1% of the portfolio's market value as of April 30, 2024, has been aggregated, rounded, and scaled up for 100 million EUR invested. The graphic displays an estimation of the associated impact of the companies in which the Sustainable Water is invested. It shall not be assumed that an investment in the portfolio does result in a direct or additional impact. The total investment is associated with the following ownership-adjusted impact over a 1-year period. Holdings as of April 30, 2024, assuming that stable proportion of the companies are held. Market value of the holding is normalized by the company's enterprise value. Based on production numbers from the latest reporting (2022-2023).

# Glossary impact indicators

## Water infrastructure (6.1)

- > To distribute drinking water to communities, the right infrastructure needs to be in place.
- > Water-supply infrastructure consists of what is built to pump, divert, transport, store, treat, and deliver safe drinking water.
- > Companies that manufacture or install water-supply infrastructure make an important contribution to SDG 6.1, which promotes universal and equitable access to safe and affordable drinking water.



## Drinking water distributed (6.1)

Clean freshwater is an essential ingredient for a healthy human life, but 1.1 billion people lack access to water and 2.7 billion experience water scarcity at least one month a year. Sufficient access to safe drinking water is essential to fulfil basic needs such as drinking, cooking and sanitation.

Companies that provide people with clean drinking water contribute to SDG target 6.1, which aims to achieve universal and equitable access to safe and affordable drinking water for all.



## Water efficiency (6.4)

- > Water efficiency is the smart use of our water resources through water-saving technologies. Using water efficiently will help ensure reliable water supplies today and for future generations.
- > Companies that provide solutions to customers that improve their water-use efficiency contribute to SDG target 6.4. This target addresses water scarcity, aiming to ensure there is sufficient water for the population, the economy and the environment by increasing water-use efficiency across all sectors of society.



## Wastewater treated (6.3)

**Wastewater is a valuable resource, especially with recurring droughts and water shortages in many areas of the world. However, it contains many harmful substances and cannot be released back into the environment until it is treated. The importance of wastewater treatment is thus twofold: to restore the water supply and to protect the planet from toxins.**

**By converting wastewater into water that can be discharged back into the environment, wastewater treatment companies make an important contribution to SDG 6.3, which aims to improve water quality by halving the proportion of untreated wastewater.**



# Active Ownership

## Voting & Engagement

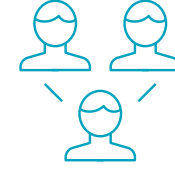
- > Robeco's Active Ownership team votes on behalf of the fund and delivers detailed voting reports to investors.
- > The voting policy is based on the internationally accepted principles of the International Corporate Governance Network (ICGN).
- > We believe that being active owners of companies we invest in, contributes to both investment results and society

### Voting



We **encourage good governance** and sustainable corporate practices, and safeguard shareholder value through voting and (co-)filing shareholder proposals.

### Engagement\*



We **create value** by improving the conduct of companies we invest in, by means of our value engagement program.

Through our enhanced engagement program, **we act to address** the misconduct of companies in which we invest.

### The five steps of engagement



Identify Financial  
Material ESG Theme



Conduct Extensive  
Baseline Research



Define SMART  
Engagement Objectives



Initiate Dialogue  
with company



Achieve positive change  
and report to clients

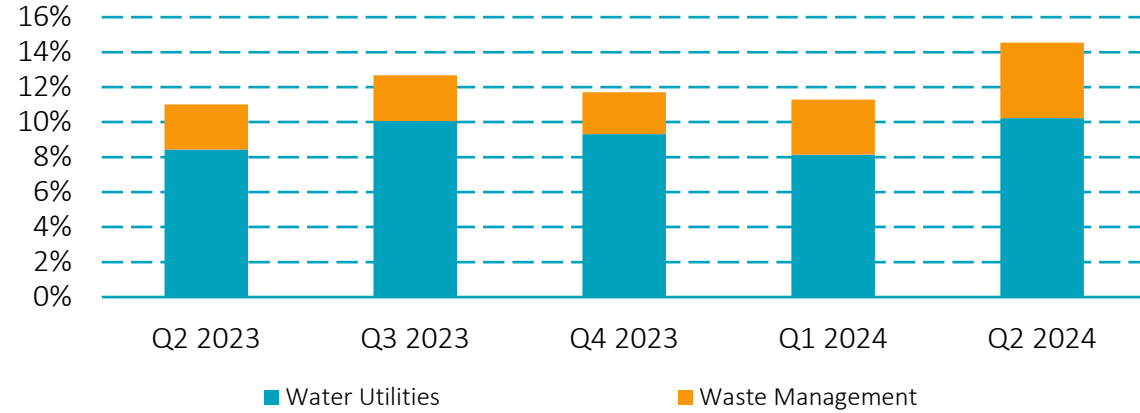
\*Robeco focuses its [engagement](#) efforts on a select group of companies on the most material ESG factors and themes. We select three to five new engagement themes every year, and for any given engagement theme, ten to fifteen companies are selected that have the most exposure to the engagement topic. These companies are not necessarily part of this portfolio, and the impact of engagement is limited on fund level. To read more about Robeco's Engagement policy [click here](#).



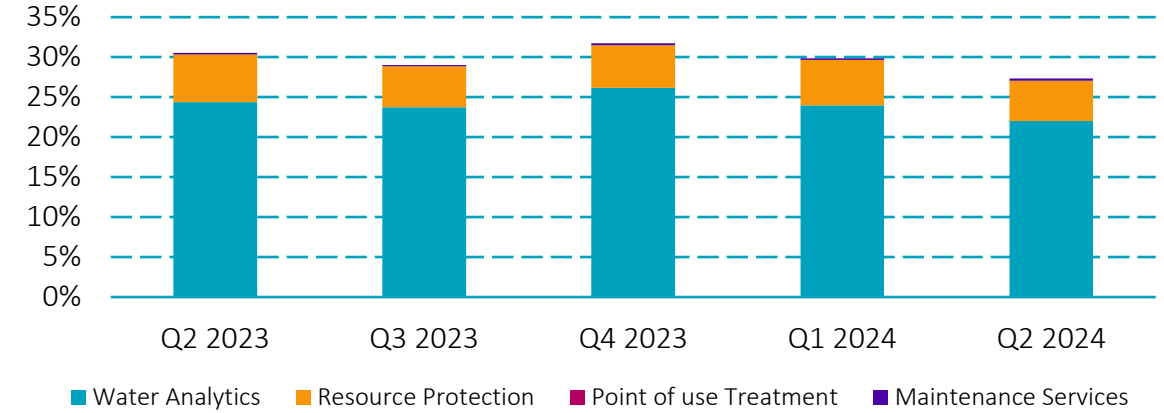
# Portfolio characteristics – cluster weight changes

## Robeco Sustainable Water (30.06.2024)

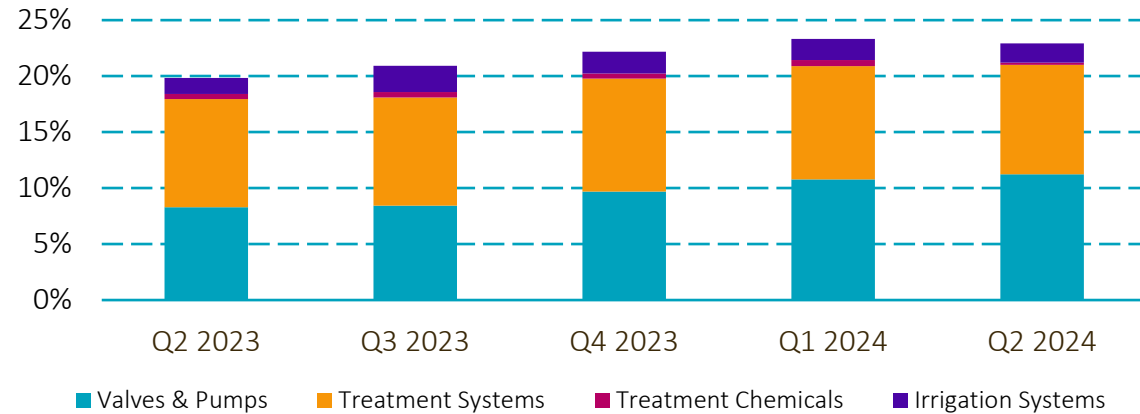
### Utilities



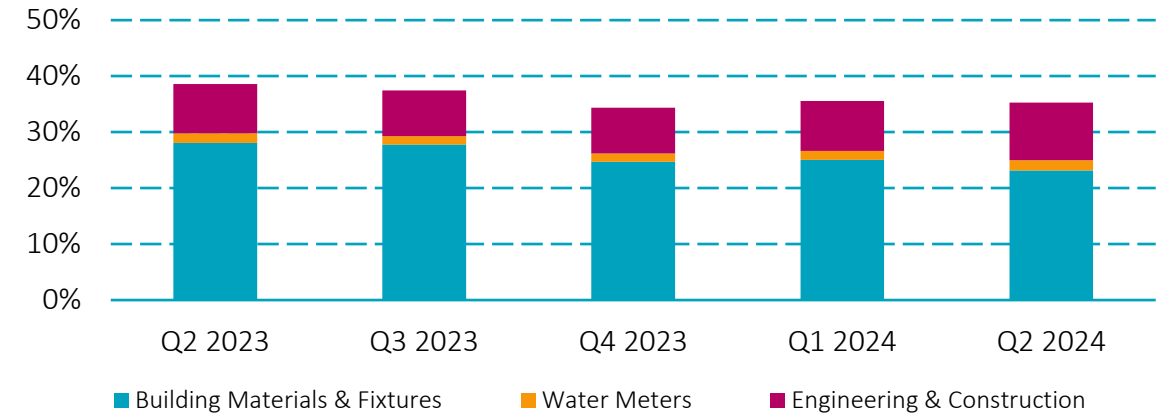
### Quality & Analytics



### Capital Goods & Chemicals



### Construction & Materials



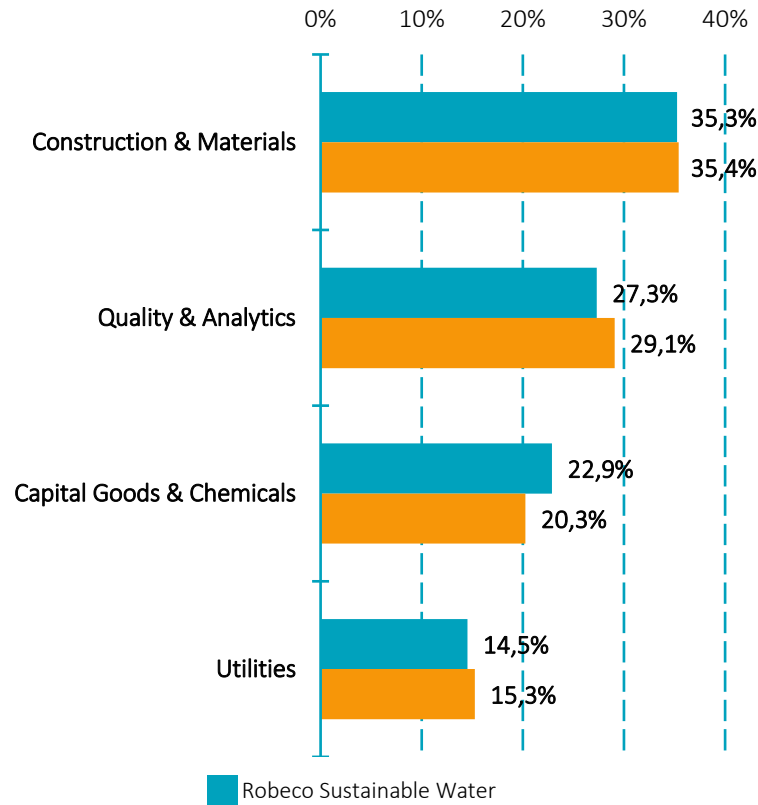
Source: Robeco. Data as of 30.06.2024

# Portfolio exposure

## Robeco Sustainable Water (30.06.2024)

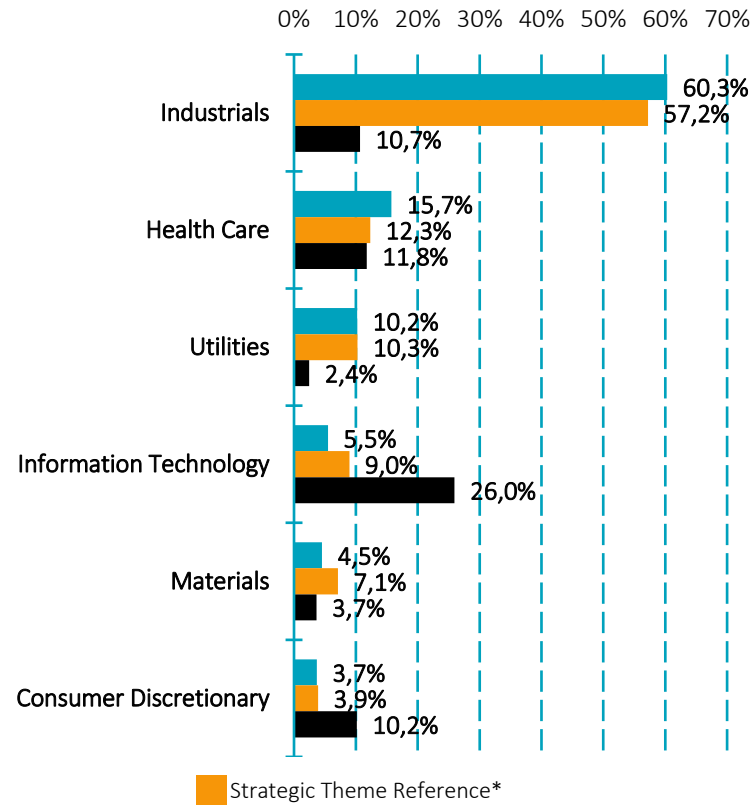
### Cluster exposure

(excluding cash)



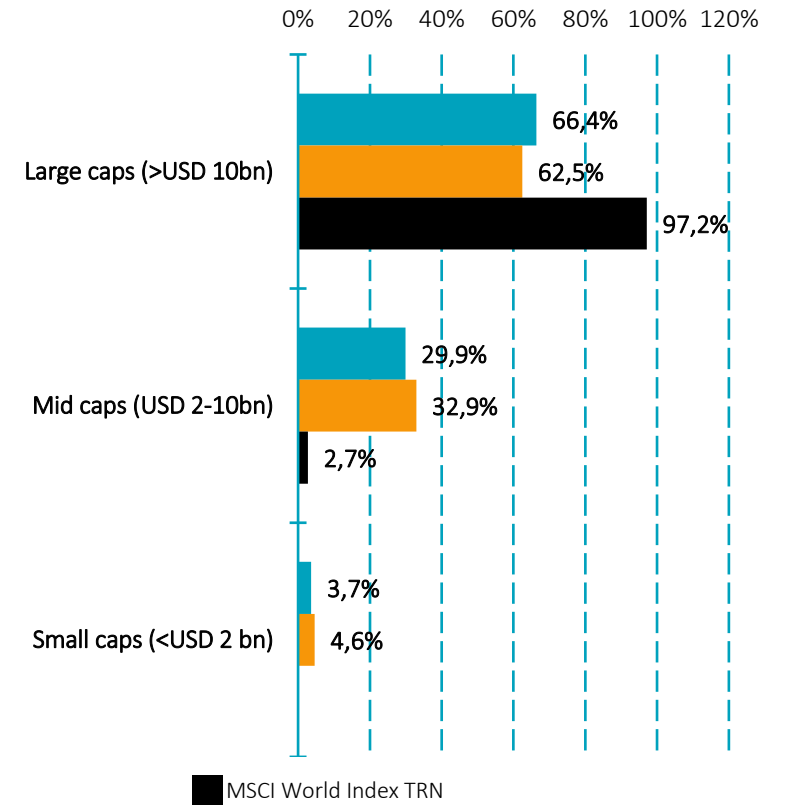
### Sector exposure

(Global Industry Classification Standard excluding cash)



### Market capitalization exposure

(excluding cash)



Source: Robeco. Data as of 30.06.2024

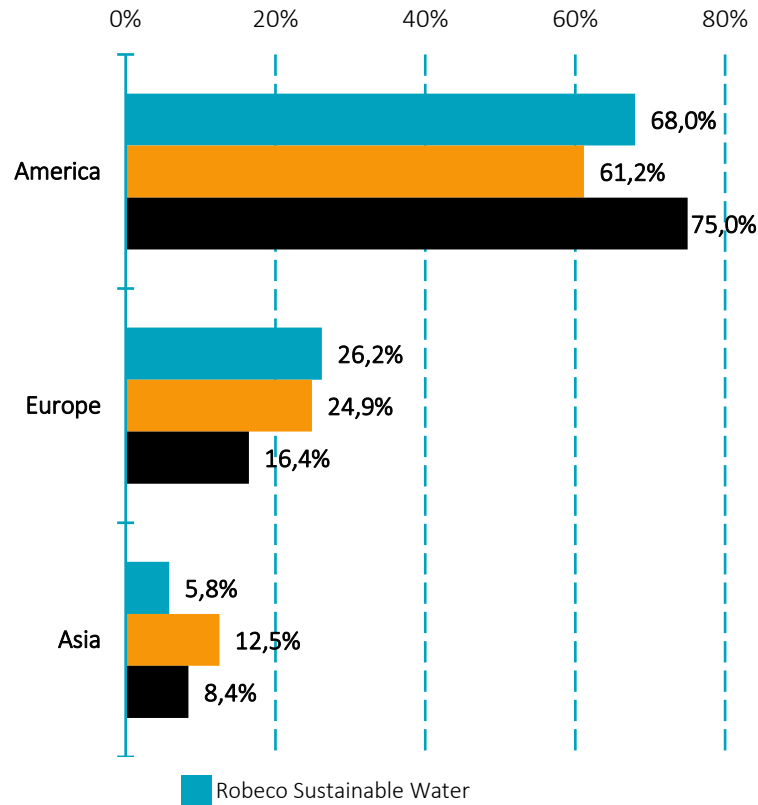
\*Refers to the Strategic Theme Reference (STR): market cap adjusted reflection of the universe.

# Portfolio exposure

## Robeco Sustainable Water (30.06.2024)

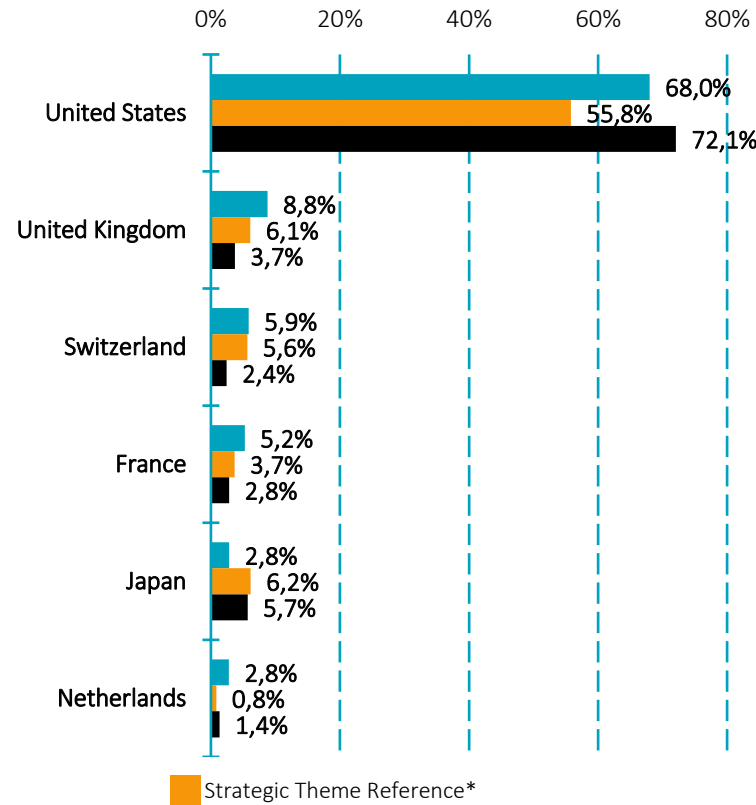
### Regional exposure

(excluding Cash)



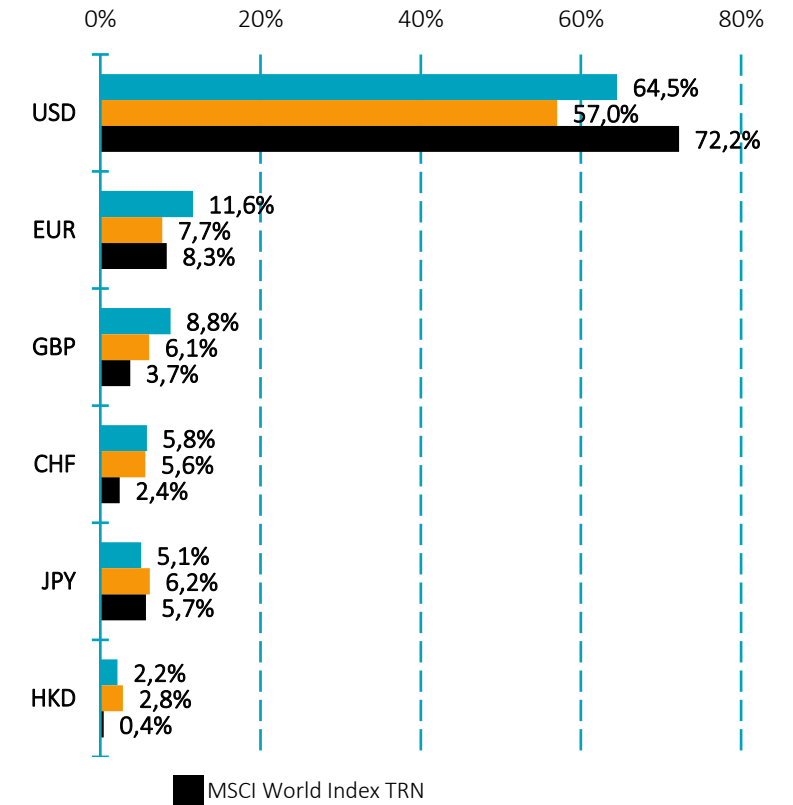
### Country exposure

(Company domicile, excluding cash)



### Currency exposure

(including cash)



Source: Robeco. Data as of 30.06.2024

\*Refers to the Strategic Theme Reference (STR): market cap adjusted reflection of the universe.

# Robeco Thematic Investing

Strong platform combining experience and innovation

Identifying key enablers and structural winners with high exposure to themes that will drive future returns



Robeco in top 5 thematic managers<sup>1</sup>



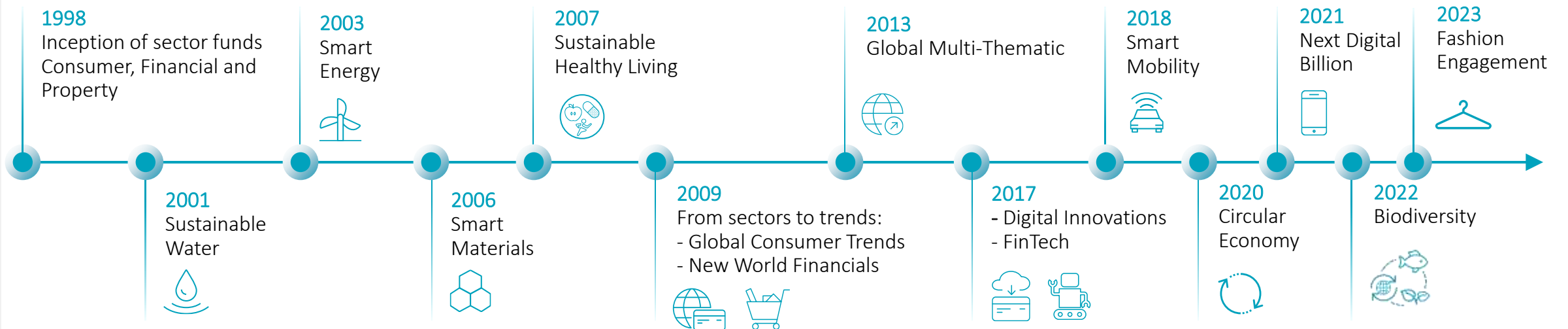
~17bn EUR  
Assets under Management<sup>2</sup>



> 25 years  
of experience



Worldwide client  
base



Source: <sup>1</sup>Broadridge as per end Q2 2023. <sup>2</sup>Asset under Management as of June 2024, figures based on preliminary data.

# Our thematic investment strategies

## Robust range of value-generating themes

AuM appr.  
EUR 17 billion





# Van Grip op Inkomen naar Grip op Generaties



# Samenwerking?

## Landelijk netwerk van onafhankelijke adviseurs/planners



### Een adviseur vinden?

Door heel Nederland heeft Stan&Wende een netwerk van geselecteerde en duurzame adviseurs. Allemaal gecertificeerd, allemaal onafhankelijk en zelfstandig en natuurlijk heel goed thuis op het gebied van beleggen.

Zij helpen jou met het maken van een passend financieel plan. Een zinvolle investering die zichzelf terugverdient en je rust geeft



# Vragen en antwoorden!



# FFP Congresactie!



- Iedere belegging wordt bij Stan&Wende gespreid in 15 verschillende beleggingsfondsen
- Hoeveel bedrijven/organisaties/obligatieposities zitten er totaal in onze portefeuilles?
- Scan de QR-code en vul jouw antwoord in voor 18.30 uur!
- We hebben **twee originele Stan&Wende WakaWaka's** beschikbaar voor de beste antwoorden!





# Stan & Wende

rendement voor generaties

