

Bij FitVermogen betaalt u géén kosten voor de dienstverlening, dus alleen de kosten van het beleggingsfonds waarin u belegt. Per 3 januari 2018 gelden er nieuwe Europese regels voor beleggingsdienstverlening, MiFID II, dat beoogt beleggers meer transparantie te bieden. Hierdoor verandert de manier waarop de kosten dienen te worden berekend. Binnen de fondsen zelf verandert er overigens niets. De nieuwe berekeningsmethodiek heeft geen invloed op uw netto rendement, immers, deze te verwachten kosten (die afhankelijk zijn van het dagelijks fondsbeheer) werden al in de dagelijkse koers verwerkt, zoals gepubliceerd in het jaarverslag.

Nederlandse NN beleggingsfondsen	Lopende kosten	Indicatie transactiekosten	Indicatie totale fondskosten
NN Basic Materials Fund	0.83%	0.29%	1.12%
NN Daily Consumer Goods Fund	0.83%	0.32%	1.15%
NN Dutch Fund	0.73%	0.05%	0.78%
NN Duurzaam Aandelen Fonds	0.83%	0.45%	1.28%
NN Dynamic Mix Fund I	0.55%	0.14%	0.69%
NN Dynamic Mix Fund II	0.55%	0.15%	0.70%
NN Dynamic Mix Fund III	0.65%	0.19%	0.84%
NN Dynamic Mix Fund IV	0.75%	0.20%	0.95%
NN Dynamic Mix Fund V	0.75%	0.18%	0.93%
NN Emerging Europe Fund	0.90%	0.08%	0.98%
NN Energy Fund	0.83%	0.27%	1.10%
NN Euro Obligatie Fonds	0.50%	0.19%	0.69%
NN Europe Fund	0.73%	0.35%	1.08%
NN Europe Small Caps Fund	0.83%	-0.08%	0.75%
NN Far East Fund	0.73%	0.10%	0.83%
NN Financials Fund	0.83%	0.31%	1.14%
NN First Class Obligatie Fonds	0.50%	0.51%	1.01%
NN Global Emerging Markets Fund	0.90%	0.32%	1.22%
NN Global Fund	0.73%	0.40%	1.13%
NN Global Obligatie Fonds	0.50%	0.60%	1.10%
NN Global Sustainable Opportunities Fund	0.43%	0.19%	0.62%
NN Global Real Estate Fund	0.73%	0.17%	0.90%
NN Health Care Fund	0.83%	0.44%	1.27%
NN Hoog Dividend Aandelen Fonds	0.83%	0.11%	0.94%
NN Hoog Dividend Obligatie Fonds	0.70%	0.03%	0.73%
NN Industrials Fund	0.83%	0.32%	1.15%
NN Information Technology Fund	0.83%	0.53%	1.36%
NN Japan Fund	0.83%	-0.06%	0.77%
NN Lion Fund	0.85%	0.00%	0.85%
NN Luxury Consumer Goods Fund	0.83%	0.34%	1.17%
NN North America Fund	0.73%	-0.02%	0.71%
NN Opportunity Obligatie Fonds N Dis(Q) EUR	0.60%	0.47%	1.07%
NN Premium Dividend Fund	0.83%	0.83%	1.66%
NN Telecom Services Fund	0.83%	0.34%	1.17%
NN Utilities Fund	0.83%	0.18%	1.01%

Percentages onder voorbehoud van wijzigingen

Luxemburgse NN beleggingsfondsen	Lopende kosten	Indicatie transactiekosten	Indicatie totale fondskosten
NN (L) Alternative Beta N Cap EUR (Hdg)	0.87%	0.19%	1.06%
NN (L) Asia ex Japan High Dividend N Cap EUR	1.05%	0.42%	1.47%
NN (L) Asian Debt (HC) N Dis EUR (Hdg)	0.81%	0.07%	0.88%
NN (L) Commodity Enhanced N Cap EUR (Hdg)	0.86%	0.08%	0.94%
NN (L) Emerging Markets Corp Debt N Cap EUR (Hdg)	0.92%	0.04%	0.96%
NN (L) Emerging Markets Debt (HC) N Cap EUR (Hdg)	0.92%	0.26%	1.18%
NN (L) Emerging Markets Debt (HC) N Cap USD	0.90%	0.22%	1.12%
NN (L) Emerging Markets Debt (HC) N Dis EUR (Hdg)	0.92%	0.27%	1.19%
NN (L) Emerging Markets Debt (HC) N Dis USD	0.90%	0.22%	1.12%
NN (L) Emerging Markets Debt (LB) N Cap EUR (Hdg)	0.82%	-0.05%	0.77%
NN (L) Emerging Markets Debt (LC) N Cap EUR (Hdg)	0.82%	0.31%	1.13%
NN (L) Emerging Markets Debt (LC) N Cap USD	0.80%	0.28%	1.08%
NN (L) Emerging Markets Debt (LC) N Dis USD	0.80%	0.28%	1.08%
NN (L) Emerging Markets Debt Opps N Cap EUR (Hdg)	0.92%	0.52%	1.44%
NN (L) Emerging Markets Debt Opps N Dis EUR (Hdg)	0.92%	0.52%	1.44%
NN (L) Emerging Markets High Dividend N Cap EUR	1.05%	-0.03%	1.02%
NN (L) Emerging Markets High Dividend N Cap USD	1.05%	-0.03%	1.02%
NN (L) Emerging Markets High Dividend N Dis EUR	1.05%	-0.03%	1.02%
NN (L) Euro Covered Bond N Dis EUR	0.45%	0.02%	0.47%
NN (L) Euro Fixed Income N Cap EUR	0.55%	0.11%	0.66%
NN (L) Euro High Dividend N Cap EUR	0.92%	0.26%	1.18%
NN (L) Euro High Dividend N Dis EUR	0.92%	0.26%	1.18%
NN (L) Euro Liquidity N Cap EUR	0.17%	0.01%	0.18%
NN (L) Euro Liquidity N Dis EUR	0.18%	0.01%	0.19%
NN (L) Euro Long Duration Bond N Cap EUR	0.40%	0.11%	0.51%
NN (L) Euro Sust Credit (ex Financials) N Cap EUR	0.42%	0.09%	0.51%
NN (L) Euromix Bond N Cap EUR	0.45%	0.05%	0.50%
NN (L) European Equity N Cap EUR	0.96%	0.38%	1.34%
NN (L) European High Dividend N Cap EUR	0.91%	0.17%	1.08%
NN (L) European High Dividend N Dis EUR	0.91%	0.17%	1.08%
NN (L) European High Yield N Cap EUR	0.80%	0.05%	0.85%
NN (L) European Real Estate N Cap EUR	0.96%	0.00%	0.96%
NN (L) European Sustainable Equity N Cap EUR	0.95%	0.12%	1.07%
NN (L) First Class Multi Asset Premium N Cap EUR	0.91%	0.85%	1.76%
NN (L) First Class Protection N Cap EUR	0.62%	0.04%	0.66%
NN (L) First Class Yield Opportunities N Cap EUR	0.75%	0.20%	0.95%
NN (L) First Class Yield Opportunities N Dis EUR	0.75%	0.20%	0.95%
NN (L) Frontier Markets Debt (HC) N Cap EUR (Hdg)	0.92%	0.26%	1.18%
NN (L) Global Bond Opportunities N Dis EUR (Hdg)	0.56%	2.51%	3.07%
NN (L) Global Convertible Opportunities- N Dis EUR (Hdg)	0.82%	-0.25%	0.57%
NN (L) Global Equity Opportunities N Cap EUR	0.60%	0.16%	0.76%
NN (L) Global High Yield N Cap EUR (Hdg)	0.84%	0.15%	0.99%
NN (L) Global Inflation Linked Bond N Cap EUR(Hdg)	0.57%	0.49%	1.06%
NN (L) Global Sustainable Equity N Cap EUR	0.73%	0.47%	1.20%
NN (L) Greater China Equity N Cap EUR	1.05%	0.13%	1.18%
NN (L) Greater China Equity N Dis USD	1.05%	0.13%	1.18%
NN (L) Latin America Equity N Cap EUR	1.05%	0.27%	1.32%
NN (L) US High Dividend N Cap EUR	0.45%	0.12%	0.57%
NN (L) US High Dividend N Dis EUR	0.45%	0.12%	0.57%
NN (L) US High Dividend N Dis USD	0.45%	0.12%	0.57%

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