

# Achmea Mortgages Investment Platform

Investing in mortgages through  
a bespoke separate account

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At Syntrus Achmea, we have invested in real estate and mortgages for institutional investors for well over six decades. Since October 1, 2020, we are *the* mortgage company of Achmea, with a portfolio of more than € 26 billion. Our long-standing knowledge and experience have earned us a strong reputation as an investment manager and a provider of mortgage investments. We offer a range of investment types, for both small and large mandates. Besides the Achmea Dutch Residential Mortgage Fund and the mortgage label Attens Hypotheken, we are now offering mortgage investments managed in a separate account.

- ✓ **CUSTOMISED** solution with a high degree of flexibility
- ✓ **QUICK ENTRY** is an option
- ✓ **SKIN IN THE GAME** for parent company Achmea
- ✓ **CENTRAAL BEHEER**, a reliable mortgage label

### **CUSTOMISED solution with a high degree of flexibility**

The Achmea Mortgages Investment Platform allows you to make portfolio investments in Dutch residential mortgages, provided to customers by Centraal Beheer, a well-known and reputable Dutch mortgage label. This state-of-the-art platform is the most flexible in the market in terms of making your own choices:

✓ **Compiling a portfolio of mortgage investments based on your preferred risk category and fixed-rate period**

To allow you to create the ideal asset mix for you, you have 12 investment buckets to choose from. The result: a fully customised risk/return profile.

✓ **Adjusting your minimum spread every two weeks**

This enables you to capitalise on changes in market conditions, so that your chosen risk/return profile remains attainable.

✓ **Making direct investments through your own entity or a mutual fund**

If you do not own an entity, you have the option to invest by participating in a mutual fund.

✓ **Enjoying a high level of liquidity**

We offer the option of securitising your portfolio investments and transferring your entire portfolio, or part of it, to different investors.

### **QUICK ENTRY is an option**

You can start building a flexible mortgage portfolio that has been customised to your specific requirements within three months. Syntrus Achmea offers fully transparent allocation, excellent governance and high-quality service.

### **SKIN IN THE GAME for parent company Achmea**

Achmea Bank N.V. and Achmea Pensioen en Leven N.V., both of which are divisions of Achmea, invest in Dutch mortgages via the Achmea Mortgages Investment Platform. By participating, Achmea demonstrates its commitment to, and faith in, this state-of-the-art platform.

✓ **Achmea has its own credit rating**

As a founder of, and co-investor in, the investment platform, Achmea is a reliable partner, which creates a sound and robust foundation for the platform.

✓ **Efficiencies of scale**

Achmea provides well over € 5 billion worth of mortgages in the Dutch market annually. With our deep-rooted expertise, proven track-record and large network of agents, Syntrus Achmea offers you a solid basis for your mortgage portfolio investments.

### **CENTRAAL BEHEER, a reliable mortgage label**

The residential mortgages in your portfolio are provided to customers under the Centraal Beheer (CB) label. This high-quality insurance label occupies a strong position in the Dutch mortgage market.

✓ **CB achieves excellent returns and has access to a broad distribution network.**

✓ **Both Syntrus Achmea and CB are committed to responsible investing. This allows you to incorporate your own ESG goals.**

# Interested?

Please do not hesitate to call or e-mail us to find out more about Syntrus Achmea's separate account for mortgages.  
We are happy to help.



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## Powered by Syntrus Achmea: meaningful investing

At Syntrus Achmea, we finance, develop and invest in real estate and mortgages for pension funds and other institutional investors, such as insurance companies and charities. We manage well over € 37 billion worth of assets for 70 clients. As a wholly owned subsidiary of Achmea B.V. and a member of the Achmea Group, Syntrus Achmea is committed to its cooperative identity, which helps us achieve responsible returns, sustainability, quality and transparency. Choosing Syntrus Achmea is choosing sustainable investments with financial and social returns.

**Disclaimer**  
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