

Press Release

Outlook Achmea Real Estate: Dutch real estate is a strategic choice

Amsterdam, 15 December 2025 – Dutch real estate is an attractive option for institutional investors seeking predictable returns, social impact and an effective inflation hedge. However, to attract the foreign capital necessary for solving major social issues, a more attractive investment climate in the Netherlands is required.

This is the conclusion reached by Achmea Real Estate (ARE) in its Outlook 2026–2028, which was published today.

According to ARE, the Netherlands offers investors a solid foundation, including a stable economy, low national debt, high creditworthiness, and a transparent, mature real estate market with high demand for new capital. Population growth, ageing and the energy transition require substantial investment in housing, healthcare properties and sustainability.

‘In a world where old friends are becoming increasingly unpredictable and old enemies increasingly aggressive, the Netherlands stands out as a safe haven for institutional investors,’ writes co-chairman Boris van der Gijp in his foreword to Outlook. ‘It also provides an excellent platform to accelerate progress on our major societal challenges in housing, affordability, climate, and energy.’

The Future Pensions Act (WTP) also creates new opportunities for real estate investment in yield portfolios, offering lifecycle-driven customisation with a focus on social impact. The absence of currency risk, low management costs, and a favourable tax regime reinforce the home advantage for Dutch investors.

Various calculations show that foreign capital is desperately needed to address the social challenges facing the Netherlands. This requires a better investment climate, says Van der Gijp. ‘In concrete terms, transfer tax must be reduced to the level of other European countries. Foreign pension funds must also be subject to the same tax regime as Dutch funds. This would significantly boost investment from abroad.’

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About Achmea Real Estate

On behalf of more than 30 pension funds and other institutional investors, Achmea Real Estate manages around EUR 12 billion in residential, retail and healthcare real estate. We opt for investments with high social value and an appropriate financial return. By doing so, we contribute to a good income for now, later and in the future. In a sustainable, attractive living environment. Achmea Real Estate B.V. has its registered office in Amsterdam, KvK 33306313. www.achmearealestate.com