



Fund Profile

Zwitserleven Credits Hypotheken Mixfonds invests in corporate bonds (credits) and Dutch residential mortgages, via AeAM Dutch Mortgage Fund 2 (hereafter 'Mortgage Fund'). The target allocation for the investment in corporate bonds is 76%, while the target allocation for the investment in the Mortgage Fund is 24%. Broad bandwidths are applicable, taking into account the relatively limited tradability of the Mortgage Fund. The investment objective is to achieve a return that, over a continuous three-year period, is at least equal to that of the benchmark. The benchmark is a composite benchmark as shown below. The fund has sustainable characteristics and aims to contribute to long-term sustainability objectives in the field of the environment and social development and good entrepreneurship.

Key Information

Type of Fund: Fixed Income

Currency: Euro

Trading Frequency: Daily

Fund Manager: Cardano Asset Management N.V.

Investment Institution: Zwitserleven Beleggingsfondsen & Aegon Investment Management B.V.

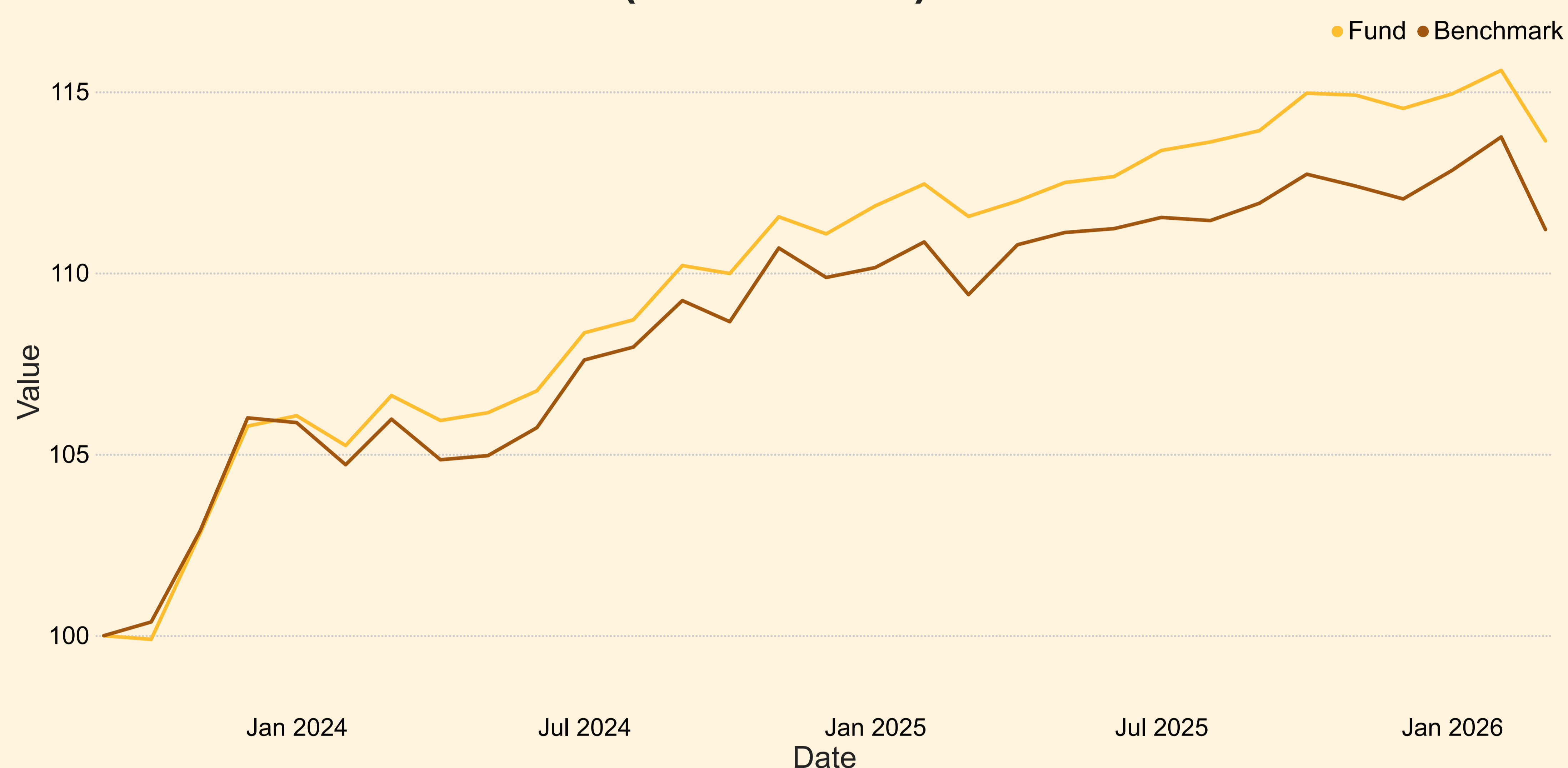
Country of Residence: The Netherlands

Inception Date: 07/09/2023

Inception Date Unit Class: 07/09/2023

Benchmark: 76% iBoxx € Corporates Index (TR), 24% JP Morgan Government Bond Index Traded Netherlands

Cumulative Performance (Net of Fees)



Fund Facts

NAV End of Month: €11.29

Fund Size: €1,591,320,799

Outstanding Participations: 140,989,139

Dividend Paying: No

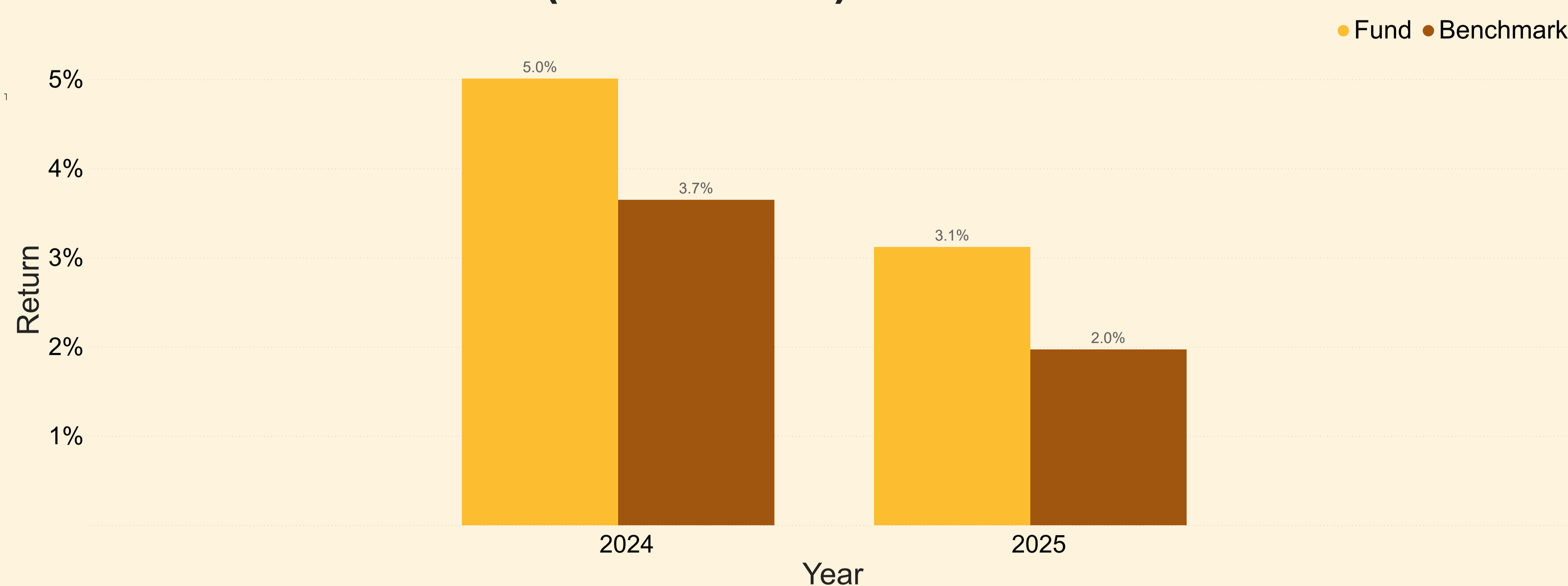
Holdings in Portfolio: 386

Price End of Month: €11.28

Lowest Price 12 Months: €11.02

Highest Price 12 Months: €11.49

Calendar Year Return (Net of Fees)



Fees & Charges

Management Fee: 0.100%

Entry Fee: 0.080%

Exit Fee: 0.040%

Ongoing Charges: 0.100%

Returns (Net of Fees)

| | Portfolio | Benchmark | Excess Return |
|-------------------|-----------|-----------|---------------|
| Month-to-Date | -1.68% | -2.25% | 0.56% |
| 2026 | -0.78% | -0.75% | -0.03% |
| 3 Months Rolling | -0.78% | -0.75% | -0.03% |
| 12 Months Rolling | 1.87% | 1.64% | 0.23% |
| 3 Year Annualised | | | |
| 5 Year Annualised | | | |

Sustainability

SFDR Classification: Article 8

Morningstar

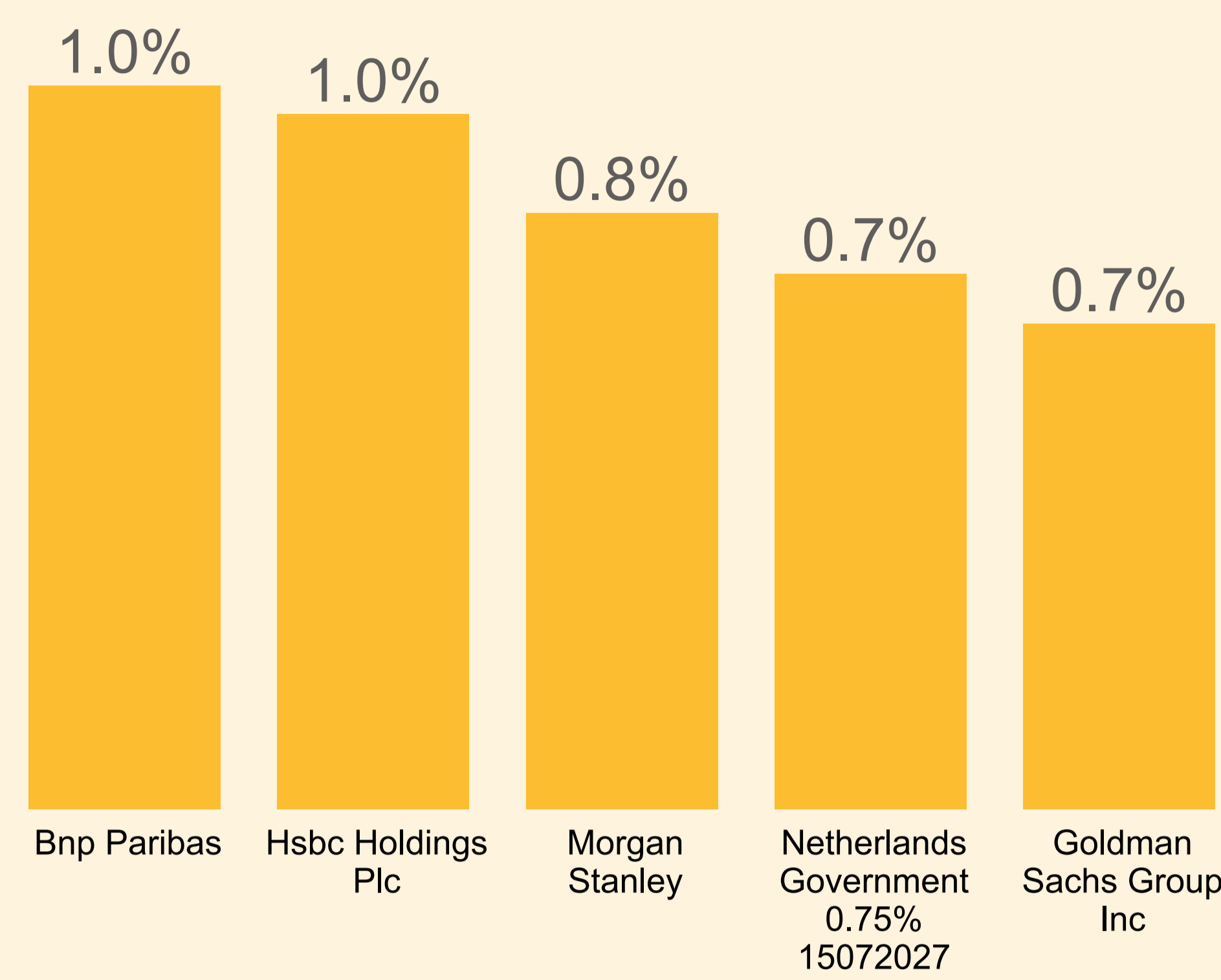
Morningstar Category: -

Risk Characteristics

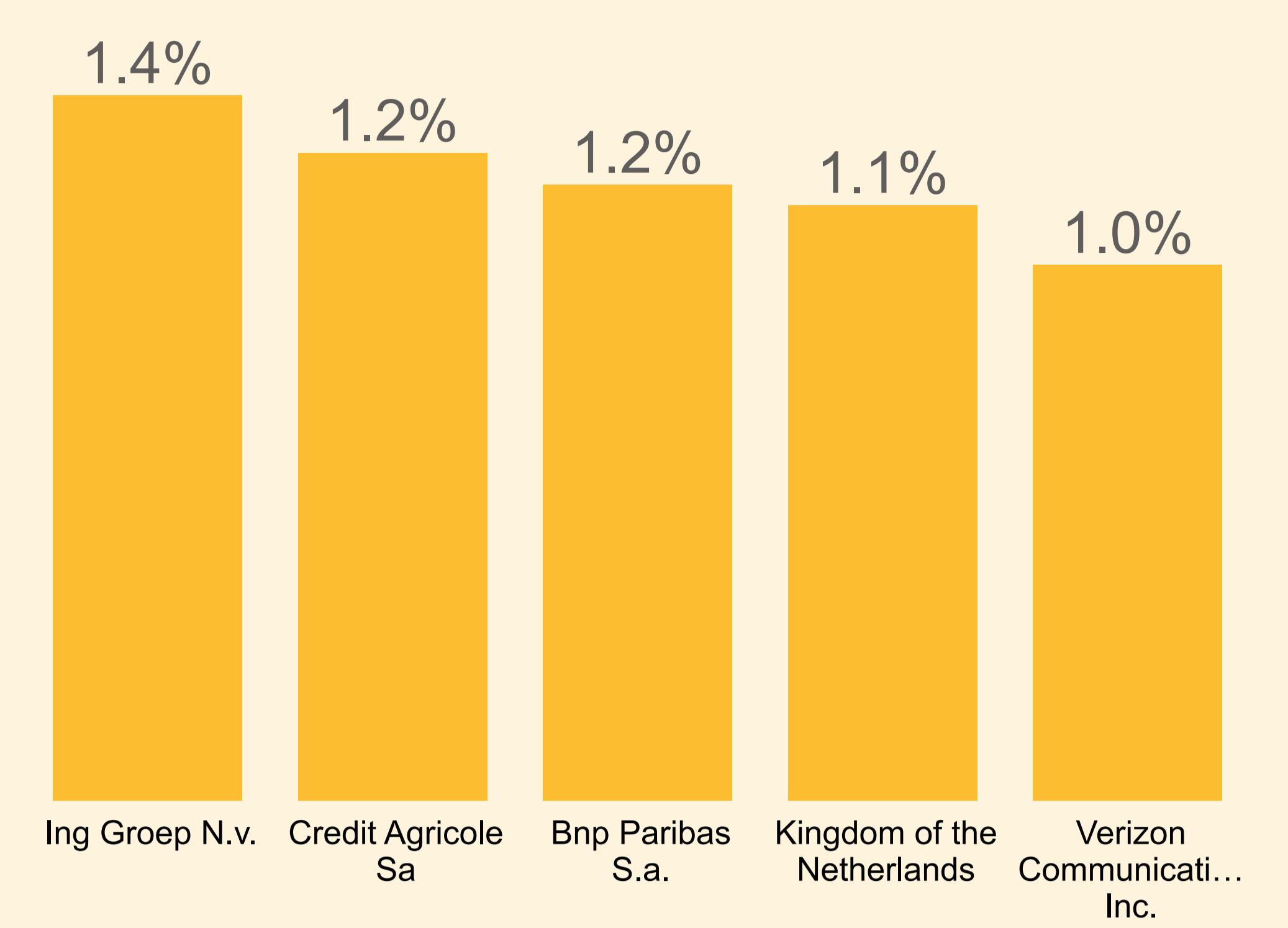
| | Portfolio | Benchmark |
|--------------------|-----------|-----------|
| Standard Deviation | | |
| Sharpe Ratio | | |
| Average Rating | BBB+ | BBB+ |
| Yield to Maturity | 3.89 | 3.94 |
| Modified Duration | 3.33 | 3.27 |

Standard Deviation and Sharpe Ratios are calculated over a 36 month period. The presented average rating is excluding mortgages.

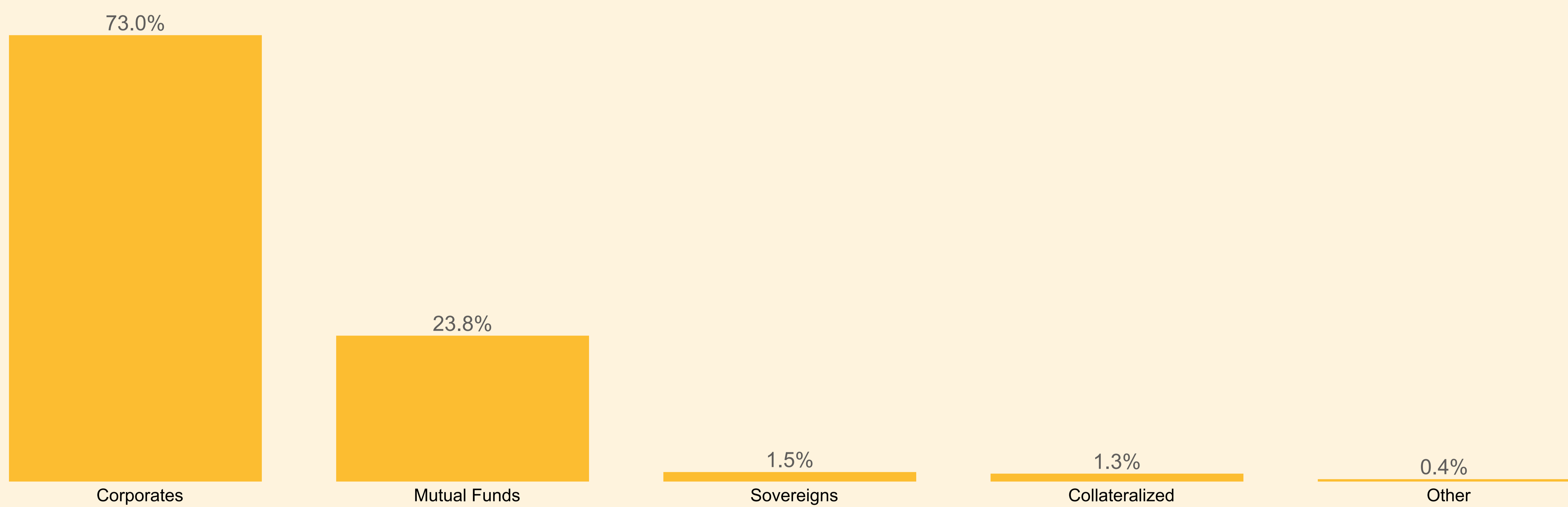
Top Holdings by Weight



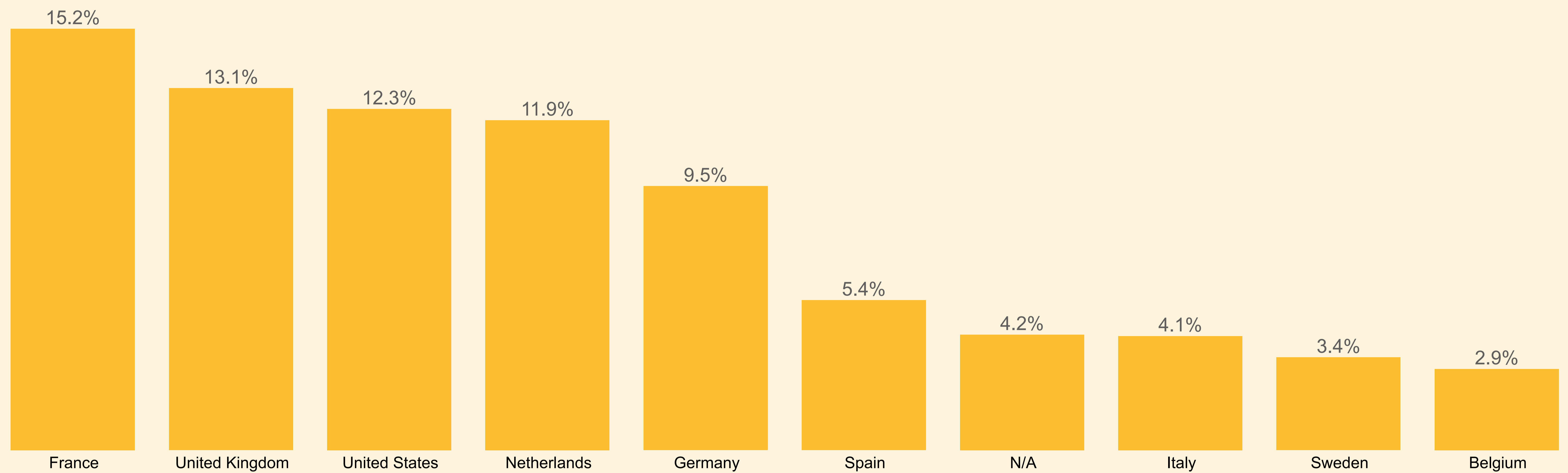
Top Issuers by Weight



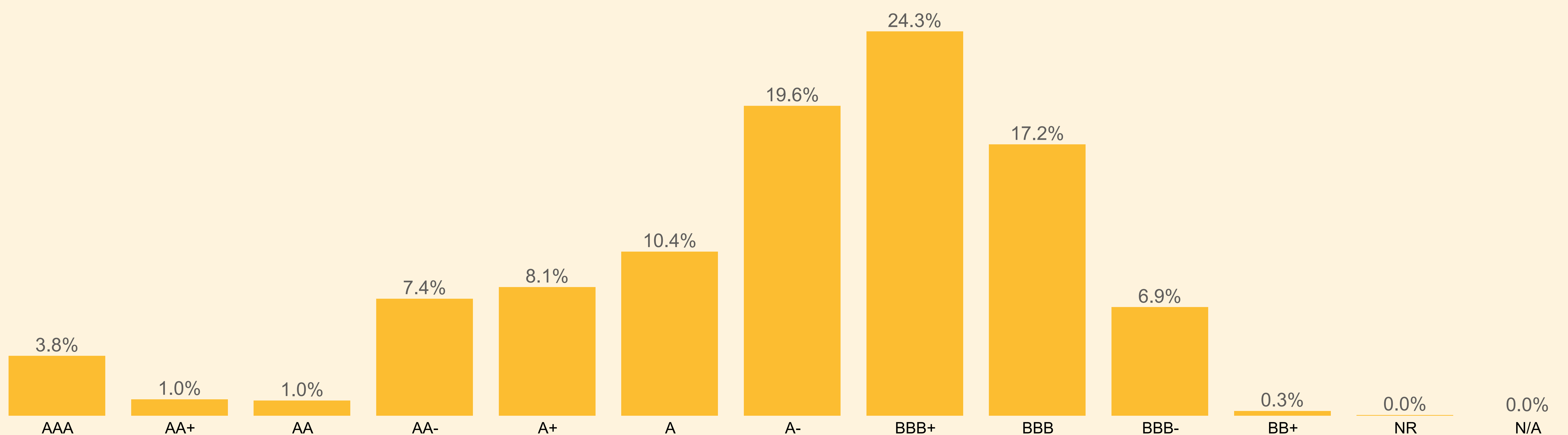
Asset Class Allocation (Top by Weight)



Country Allocation Excluding Mortgages (Top by Weight)

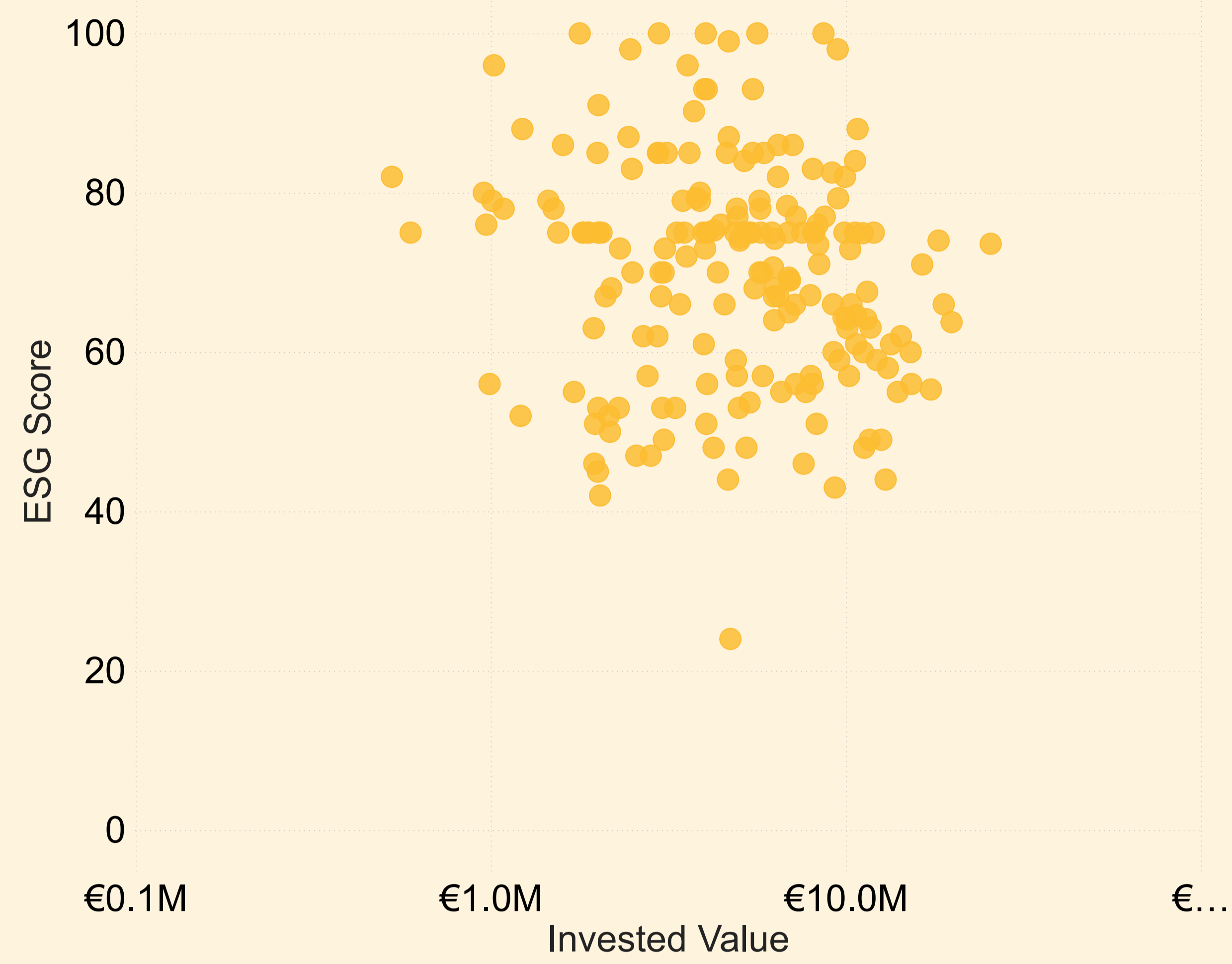


Ratings Breakdown - Fixed Income Exposure Excluding Mortgages



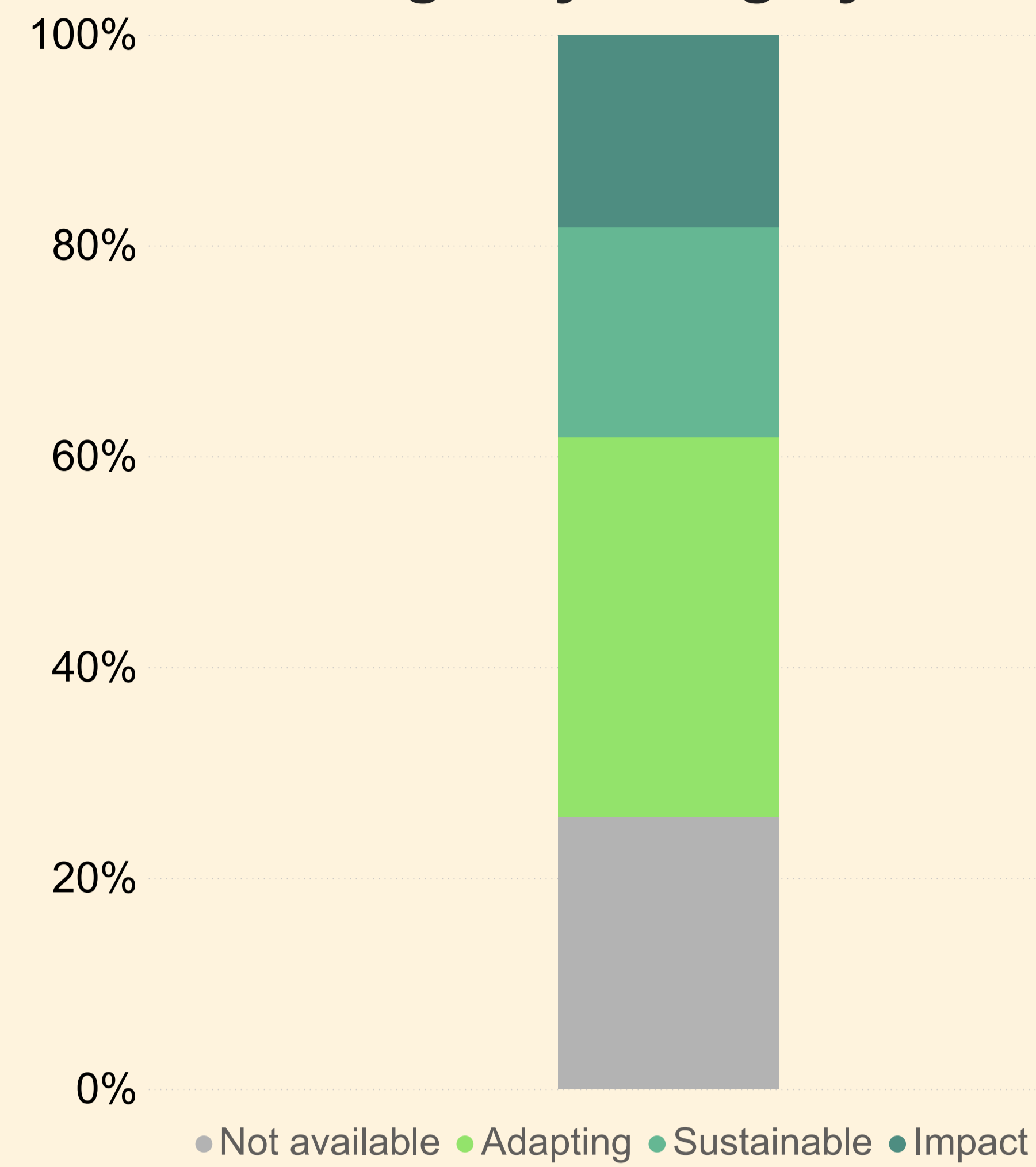
ESG Score: 68 out of 100

Distribution of Issuers



Sustainable Investment Framework

Portfolio Weight by Category



| CARDANO DUURZAAMHEIDSRAMWERK | |
|---------------------------------|--|
| POSITIEVE IMPACT | |
| DUURZAAM | |
| ADAPTIEF | |
| RISICOVOL | |
| NIET-ADAPTIEF | |
| SCHADELIJK | |
| INTERNATIONALE STANDAARDEN | |

Carbon Footprint (Scope 1 and 2)

