

Zwitserleven

Factsheet

Zwitserleven Index Aandelenfonds Europa

Fund Profile

Zwitserleven Index Aandelenfonds Europa invests directly and indirectly, via Cardano ESG Transition Enhanced Index Equity Europe, in a sustainable manner in shares of listed European companies. The fund is managed on a systematic basis. The objective is to approach the return of the MSCI Europe Index Net EUR as much as possible, taking into account the exclusion criteria. Investments are only made in shares which are not excluded on the basis of the General Exclusion Criteria as formulated by Cardano. This results in a deviation (tracking error) with respect to the index. The cash that becomes available due to the exclusion of companies is invested such that the tracking error is minimised. Securities lending is not permitted and currency risk will not be hedged.

Performance and risk characteristics

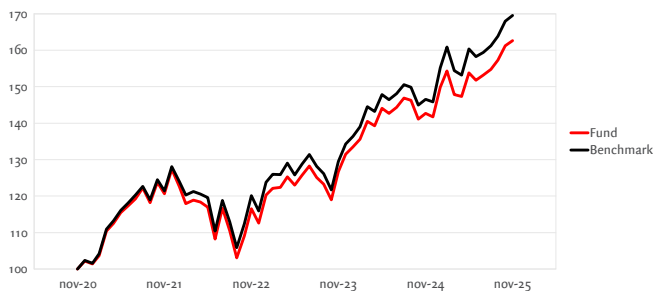
| | Fund | Benchmark |
|---------------------------|--------|-----------|
| Standard deviation 36 m | 9,42% | 9,69% |
| Sharpe ratio 36m | 0,99 | 1,00 |
| Tracking error (ex-ante) | 0,92% | |
| Percentage ESG exclusions | 10,70% | |

Net Performance²

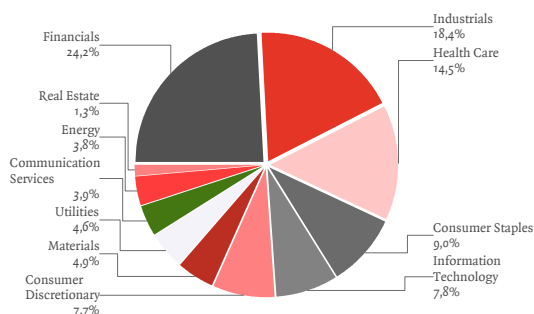
| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| 1 month | 0,89% | 0,91% |
| 3 months | 5,08% | 5,14% |
| 12 months | 14,03% | 15,71% |
| 3 years, annualised ¹⁾ | 11,75% | 12,17% |
| 5 years, annualised ¹⁾ | 10,22% | 11,14% |
| 2025 | 14,78% | 16,28% |

| | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------|--------|--------|---------|--------|-------|
| Fund | -1,72% | 24,65% | -11,66% | 16,80% | 7,81% |
| Benchmark | -3,32% | 25,13% | -9,49% | 15,83% | 8,59% |

Price Index Fund²



Sectors



Key Information as of November 30th 2025

| | |
|------------------------|--------------------------------|
| Investment Institution | Zwitserleven Beleggingsfondsen |
| Currency | Euro |
| Inception Date | 11-25-2020 |
| Fund Manager | Cardano Asset Management N.V. |
| Asset Manager | Cardano Asset Management N.V. |
| Country of Residence | The Netherlands |
| Benchmark | MSCI Europe Index Net EUR |
| Ongoing charges figure | 0,020% (2024) |
| Obtainable via | Insurance product Zwitserleven |

Prices (Euro) and Facts

| | |
|------------------------------|-------------|
| Net Asset Value End of Month | 40,39 |
| Highest price 12 months | 40,91 |
| Lowest price 12 months | 32,51 |
| Fund size | 683.022.098 |
| Outstanding participations | 16.912.069 |
| SFDR classification | 8 |

Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact³



ESG-score
69



CO₂-uitstoot
26.000
in tonnen



Waterverbruik
15.000
in liter

Instruments ESG-policy



Top Holdings

| | | | |
|-----------------------|-------|----------------------------|-------|
| Asml Holding Nv | 3,18% | Novartis -Reg | 2,06% |
| Astrazeneca | 2,30% | Nestle -Reg | 2,01% |
| Roche Holding -Genuss | 2,28% | Lvmh Moet Hennessy Louis V | 1,69% |
| Hsbc Holdings | 2,20% | Siemens | 1,56% |
| Sap Se | 2,07% | Unilever | 1,41% |

Currency and country allocation

| | | | |
|-----|--------|----------------|--------|
| EUR | 53,25% | United Kingdom | 20,52% |
| GBP | 21,98% | France | 15,79% |
| CHF | 14,75% | Germany | 14,86% |
| SEK | 4,77% | Switzerland | 15,16% |
| DKK | 2,76% | Netherlands | 7,82% |
| | | Others | 25,85% |

Zwitserleven Index Aandelenfonds Europa is a sub-fund of Zwitserleven Beleggingsfondsen. Cardano Asset Management N.V. (Cardano) is the fund manager. In its capacity as fund manager, Cardano is registered with the Netherlands Authority for the Financial Markets (AFM). The prospectus and Key Investor Information Document for this sub-fund are available via <https://www.cardano.nl/onze-fondsen>. This factsheet should not be regarded as investment advice. The value of your investment can fluctuate. Past performance is no guarantee of future returns. 1) Based on geometric mean values. 2) The historical returns have been taken over from Cardano ESG Transition Enhanced Index Equity Europe, which has used an identical investment policy till 24 November 2020. 3) The information Sustainability and Impact relates to data from Zwitserleven Credits Fonds and refers to data from last month. This factsheet has been translated from the original factsheet in Dutch. In case of any doubt or ambiguity in the English text, the Dutch text

