

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	8,56%	8,85%
Sharpe ratio 36m	1,20	1,21
Tracking error (ex-ante)	1,03%	
Percentage ESG exclusions	10,67%	

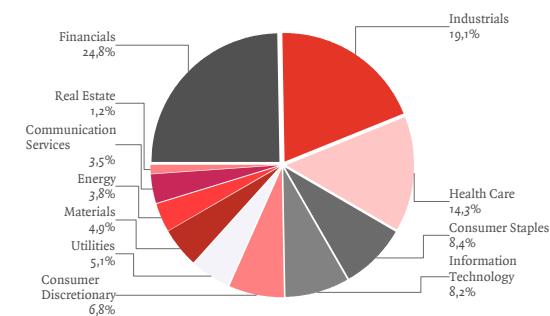
Net Performance²

	Fund	Benchmark
1 month	3,05%	3,11%
3 months	6,87%	6,83%
12 months	14,94%	15,63%
3 years, annualised	¹⁾ 12,73%	13,18%
5 years, annualised	¹⁾ 11,19%	12,06%
2026	3,05%	3,11%
	2021 2022 2023 2024 2025	
Fund	24,65% -11,66% 16,80% 7,81% 17,98%	
Benchmark	25,13% -9,49% 15,83% 8,59% 19,39%	

Price Index Fund²



Sectors



Key Information as of January 31st 2026

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% (2025)
Obtainable via	Insurance product Zwitserleven

Prices (Euro) and Facts

Net Asset Value End of Month	42,78
Highest price 12 months	42,92
Lowest price 12 months	32,51
Fund size	728.883.531
Outstanding participations	17.038.413
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact³



Instruments ESG-policy



Top Holdings

Asml Holding Nv	4,00%	Nestle -Reg	1,75%
Roche Holding -Genuss	2,48%	Siemens	1,64%
Hsbc Holdings	2,36%	Sap Se	1,57%
Novartis -Reg	2,17%	Lvmh Moet Hennessy Louis V	1,38%
Astrazeneca	2,15%	Unilever	1,37%

Currency and country allocation

EUR	53,15%	United Kingdom	20,60%
GBP	21,62%	France	14,98%
CHF	14,66%	Switzerland	15,18%
SEK	5,03%	Germany	14,43%
DKK	2,91%	Netherlands	8,33%
		Others	26,48%