

# Zwitserleven

## Factsheet

### Zwitserleven Index Aandelenfonds Opkomende Landen



#### Fund Profile

Zwitserleven Index Aandelenfonds Opkomende Landen invests, via Cardano ESG Transition Enhanced Index Equity Emerging Markets, in a sustainable manner in shares of listed companies in Emerging Markets. The fund is managed on a systematic basis. The objective is to approach the return of the MSCI Emerging Markets 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	11,29%	11,55%
Sharpe ratio 36m	0,83	0,89
Tracking error (ex-ante)	1,10%	
Percentage ESG exclusions	41,69%	

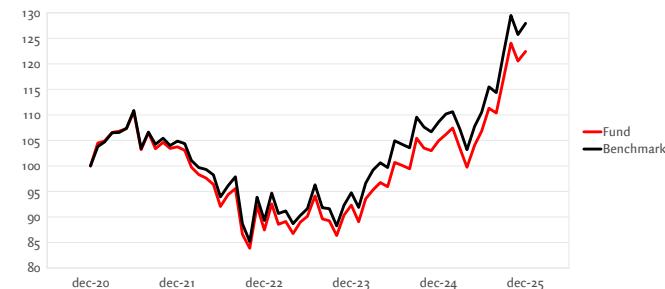
#### Net Performance<sup>2</sup>

	Fund	Benchmark
1 month	1,59%	1,77%
3 months	4,47%	4,78%
12 months	16,68%	17,76%
3 years, annualised	<sup>1)</sup> 11,89%	12,74%
5 years, annualised	<sup>1)</sup> 4,13%	5,05%
2025	16,68%	17,76%

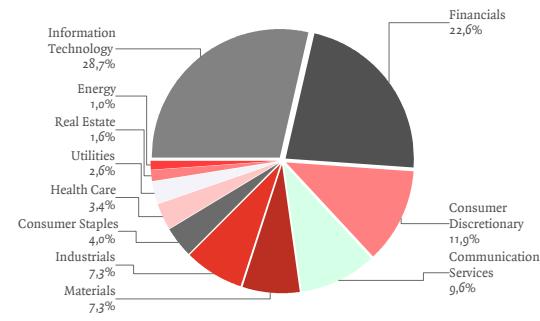
  

	2020	2021	2022	2023	2024
Fund	11,58%	3,72%	-15,72%	5,61%	13,67%
Benchmark	8,54%	4,86%	-14,85%	6,11%	14,68%

#### Price Index Fund<sup>2</sup>



#### Sectors



#### Key Information as of December 31st 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 Emerging Markets Index Net EUR
Ongoing charges figure	0,020% (2024)
Obtainable via	Insurance product Zwitserleven

#### Prices (Euro) and Facts

Net Asset Value End of Month	31,36
Highest price 12 months	32,01
Lowest price 12 months	23,48
Fund size	848.260.499
Outstanding participations	27.051.832
SFDR classification	8

#### Fundamental Investment Principles (ESG-criteria)



#### Sustainability and Impact<sup>3</sup>



#### Instruments ESG-policy



#### Top Holdings

Taiwan Semiconductor Manu	9,74%	Hdfc Bank Limited	1,32%
Tencent Holdings Ltd	5,05%	China Construction Bank-H	1,07%
Samsung Electronics Co Ltd	3,95%	Sk Innovation Co Ltd	0,91%
Alibaba Group Holding Ltd	3,16%	Xiaomi Corp-Class B	0,89%
Sk Hynix Inc	2,61%	Icici Bank Ltd	0,87%

#### Currency and country allocation

HKD	22,59%	China	22,27%
TWD	20,48%	Taiwan	20,46%
INR	14,93%	India	14,95%
KRW	13,24%	Korea, Republic Of	13,20%
ZAR	4,14%	Brazil	4,31%
		Others	24,81%