



### Fund Profile

Zwitserleven Europees Aandelenfonds invests in companies in EU Member states, United Kingdom, Switzerland and Norway. The fund's financial return objective is to at least match the return of the benchmark while remaining within an established risk framework. To deliver on this objective, the asset manager deploys an active investment strategy, capitalising on anticipated market trends. At the same time, the fund promotes, among other, environmental or social characteristics. Investments are restricted to shares that meet the ESG criteria, as established by Cardano. An ESG score is assigned to all companies in the investment universe.

### Key Information

Type of Fund: Equity

Currency: Euro

Benchmark: MSCI Europe Index Net EUR

Trading Frequency: Daily

Fund Manager: Cardano Asset Management N.V.

Investment Institution: Zwitserleven Beleggingsfondsen

Country of Residence: The Netherlands

Inception Date: 01/04/2005

Inception Date Unit Class: 01/04/2005

NAV End of Month: €39.12

### Cumulative Performance (Net of Fees)



### Fund Facts

Fund Size: €2,447,364,551

Outstanding Participations: 62,560,447

Dividend Paying: No

Price End of Month: €39.07

Lowest Price 12 Months: €28.03

Highest Price 12 Months: €39.30

### Calendar Year Return (Net of Fees)



### Fees & Charges

Management Fee: 0.040%

Entry Free: 0.230%

Exit Fee: 0.020%

Ongoing Charges: 0.040%

### Returns (Net of Fees)

	Portfolio	Benchmark	Excess Return
Month-to-Date	5.10%	4.05%	1.04%
2026	9.62%	7.30%	2.33%
3 Months Rolling	12.49%	10.16%	2.33%
12 Months Rolling	17.58%	16.10%	1.48%
3 Year Annualised	15.74%	14.02%	1.73%
5 Year Annualised	13.60%	12.39%	1.21%

### Sustainability

SFDR classification: Article 8

### Morningstar

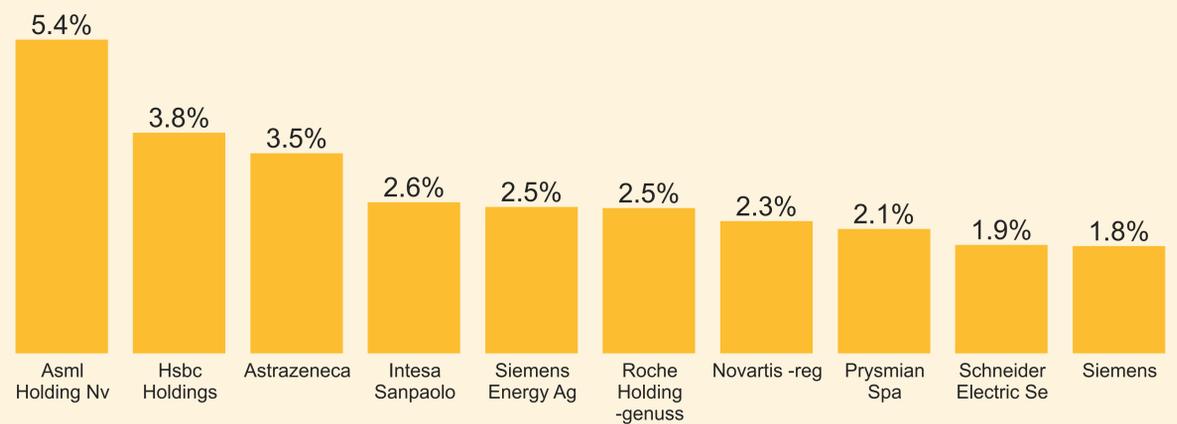
Morningstar Category: EAA Insurance Eurozone Large-Cap Equity

### Risk Characteristics

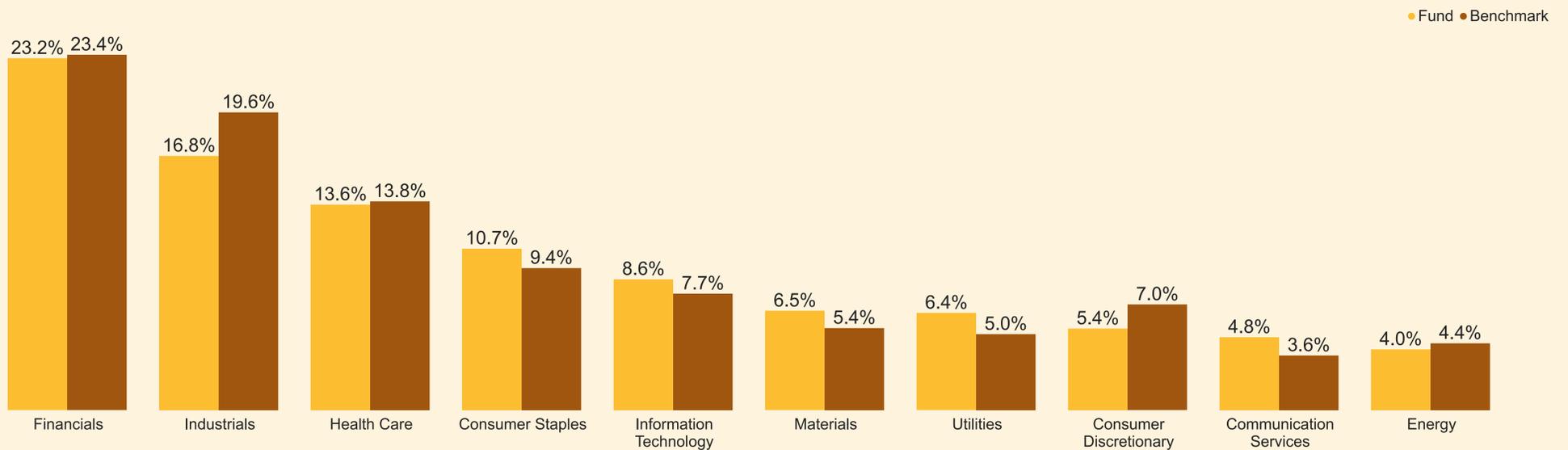
	Portfolio	Benchmark
Standard Deviation	8.77%	9.05%
Sharpe Ratio	1.32	1.11
Tracking Error Ex Ante	2.17%	
Active share	50.30%	

Standard Deviation and Sharpe Ratios are calculated over a 36 month period.

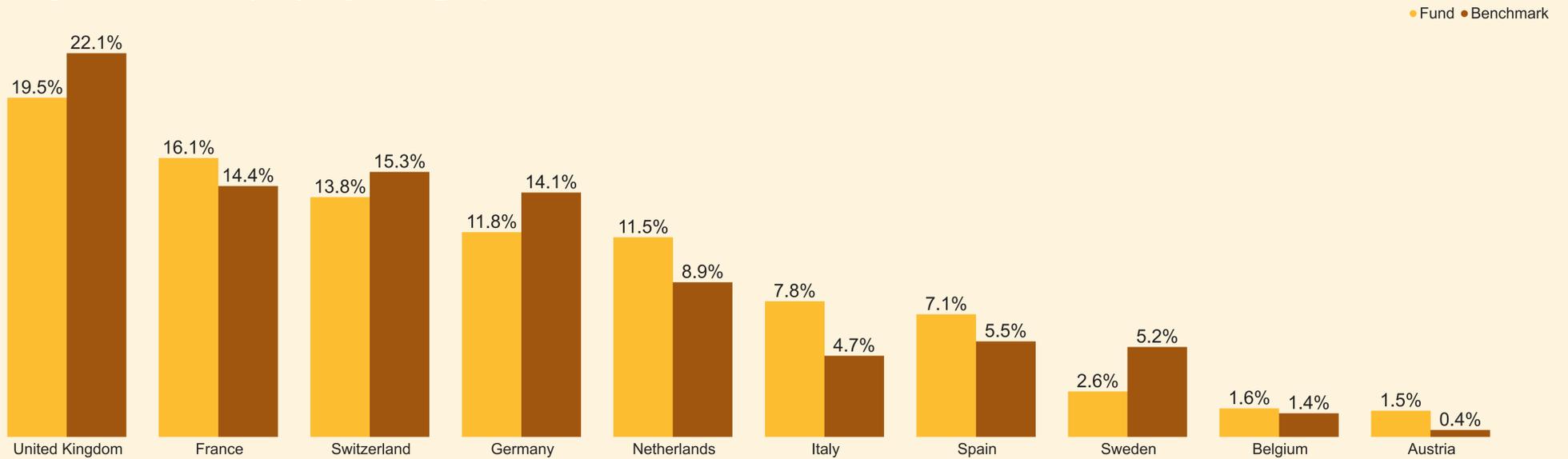
### Top Holdings by Weight



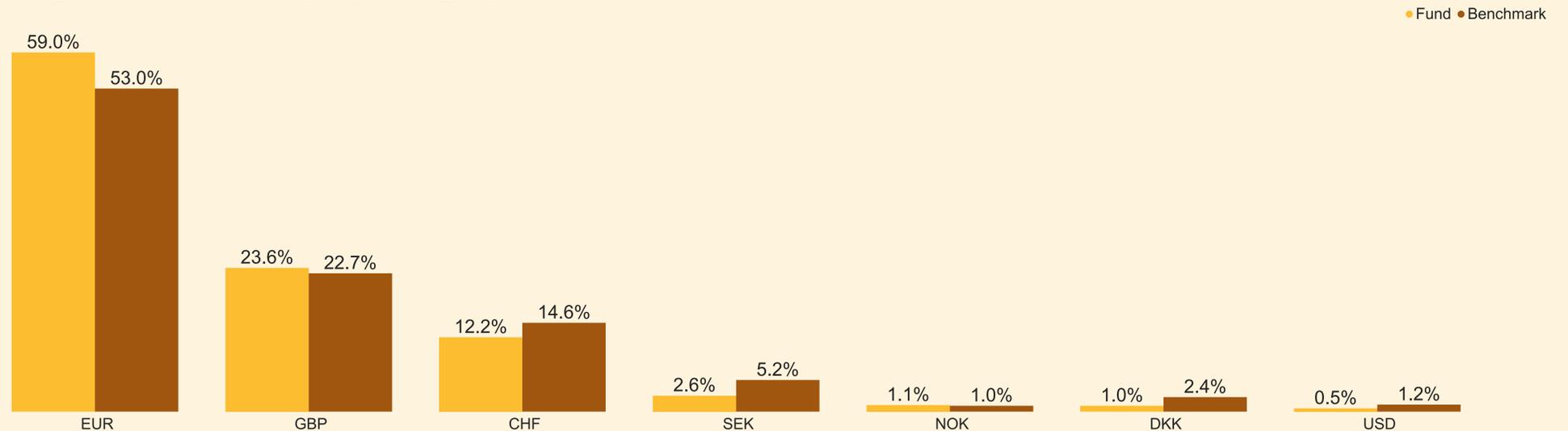
### Sector Allocation (Top by Weight)



### Country Allocation (Top by Weight)



### Currency Allocation (Top by Weight)



### ESG Score: 71 out of 100

#### Distribution of Issuers



### Sustainable Investment Framework

#### Portfolio Weighting by Category



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

### Carbon Footprint (Scope 1 and 2)

