Zwitserleven

Factsheet

Zwitserleven Europees Aandelenfonds

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. The ESG score of the portfolio is always higher than the ESG score of the benchmark.

Performance and risk characteristics

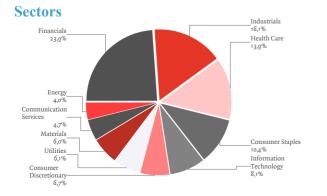
	Fund	Benchmark
Standard deviation 36 m	9,15%	9,69%
Sharpe ratio 36m	1,16	1,00
Tracking error (ex-ante)	1,87%	
Active share	51,18	

Net Performance

			Funa	В	encnmark
1 month			0,60%		0,91%
3 months			5,12%		5,14%
12 months			11,96%		15,71%
3 years, annua	alised	1)	13,03%		12,17%
5 years, annua	alised	1)	11,90%		11,14%
2025			13,19%		16,28%
	2020	2021	2022	2023	2024
Fund	-1,02%	29,91%	-11,80%	17,94%	11,93%
Benchmark	-3,32%	25,13%	-9,49%	15,83%	8,59%

Price Index Fund







Key Information as of November 30th 2025

Investment Institution Zwitserleven Beleggingsfondsen

Currency Euro Inception Date 04-01-2005

Fund Manager Cardano Asset Management N.V.

Country of Residence The Netherlands

Benchmark MSCI Europe Index Net EUR

Ongoing charges figure 0,040% (2024)

Obtainable via Insurance product Zwitserleven (or Reaal)

Prices (Euro) and Facts

34,78
35,22
27,97
2.291.949.881
65.903.961
No
8

Fundamental Investment Principles (ESG-criteria)















Sustainability and Impact²



ESG-score



CO2-uitstoot



in liter

Instruments ESG-policy





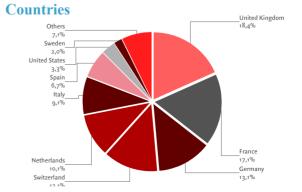






Top Holdings

Asml Holding Nv	4,5%
Hsbc Holdings	3,5%
Astrazeneca	3,4%
Intesa Sanpaolo	3,0%
Sap Se	2,5%



Zwitserleven Europees Aandelenfonds 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 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