

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

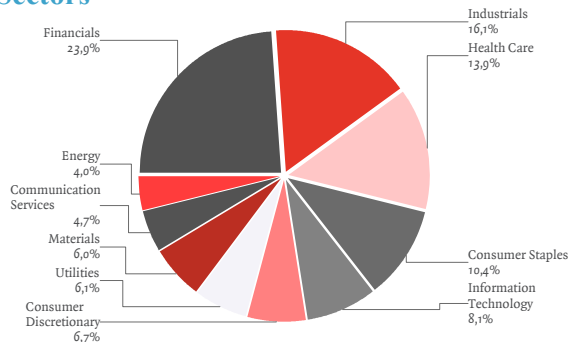
	Fund	Benchmark
1 month	0,60%	0,91%
3 months	5,12%	5,14%
12 months	11,96%	15,71%
3 years, annualised ¹⁾	13,03%	12,17%
5 years, annualised ¹⁾	11,90%	11,14%
2025	13,19%	16,28%

	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



Sectors



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

Net Asset Value End of Month	34,78
Highest price 12 months	35,22
Lowest price 12 months	27,97
Fund size	2.291.949.881
Outstanding participations	65.903.961
Dividend paying	No
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact²



ESG-score
71

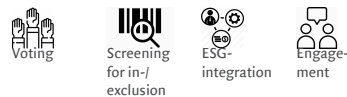


CO₂-uitstoot
122.000
in tonnen



Waternutrient
48.000
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%

Countries

