

Fund Profile

Zwitslerleven 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:** Zwitslerleven Beleggingsfondsen
- Country of Residence:** The Netherlands
- Inception Date:** 01/04/2005
- Inception Date Unit Class:** 01/04/2005
- NAV End of Month:** €39.27

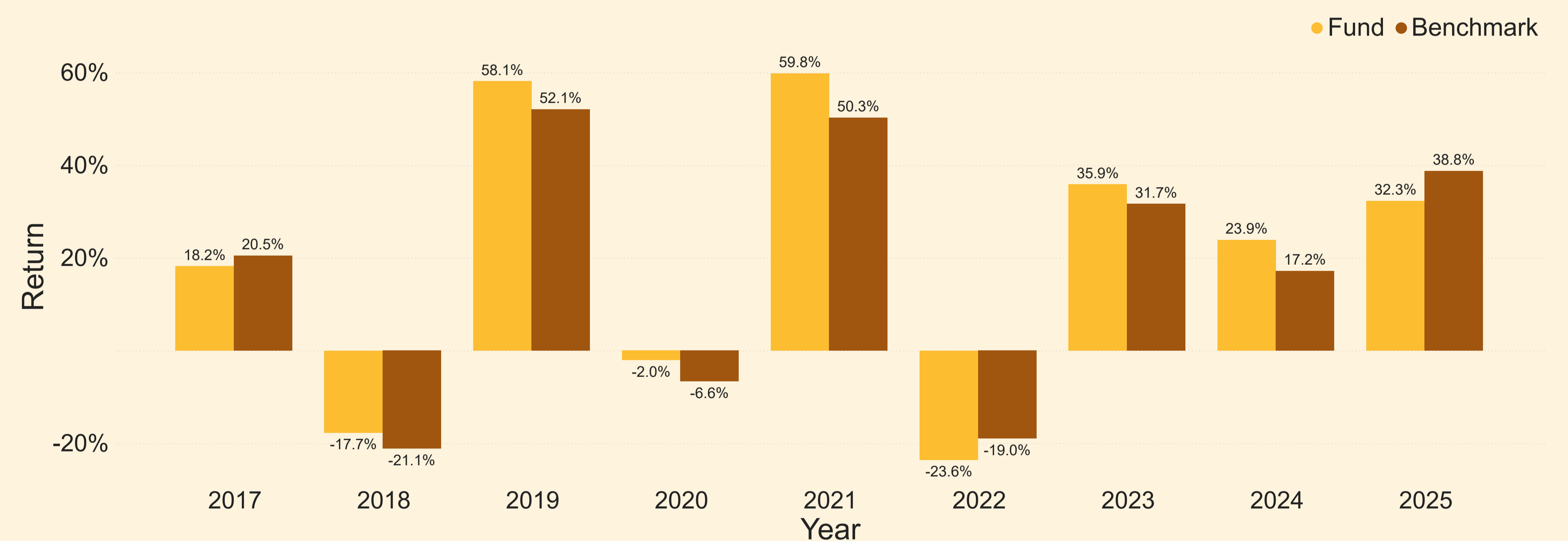
Cumulative Performance (Net of Fees)



Fund Facts

- Fund Size:** €2,321,863,460
- Outstanding Participations:** 59,121,098
- Dividend Paying:** No
- Holdings in Portfolio:** 90
- Price End of Month:** €39.27
- Lowest Price 12 Months:** €32.06
- Highest Price 12 Months:** €39.80

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	2.66%	3.16%	-0.50%
2026	10.05%	7.50%	2.55%
3 Months Rolling	0.39%	0.19%	0.20%
12 Months Rolling	19.53%	16.70%	2.83%
3 Year Annualised	15.67%	14.15%	1.52%
5 Year Annualised	11.01%	10.02%	1.00%

Sustainability

SFDR classification: Article 8

Morningstar

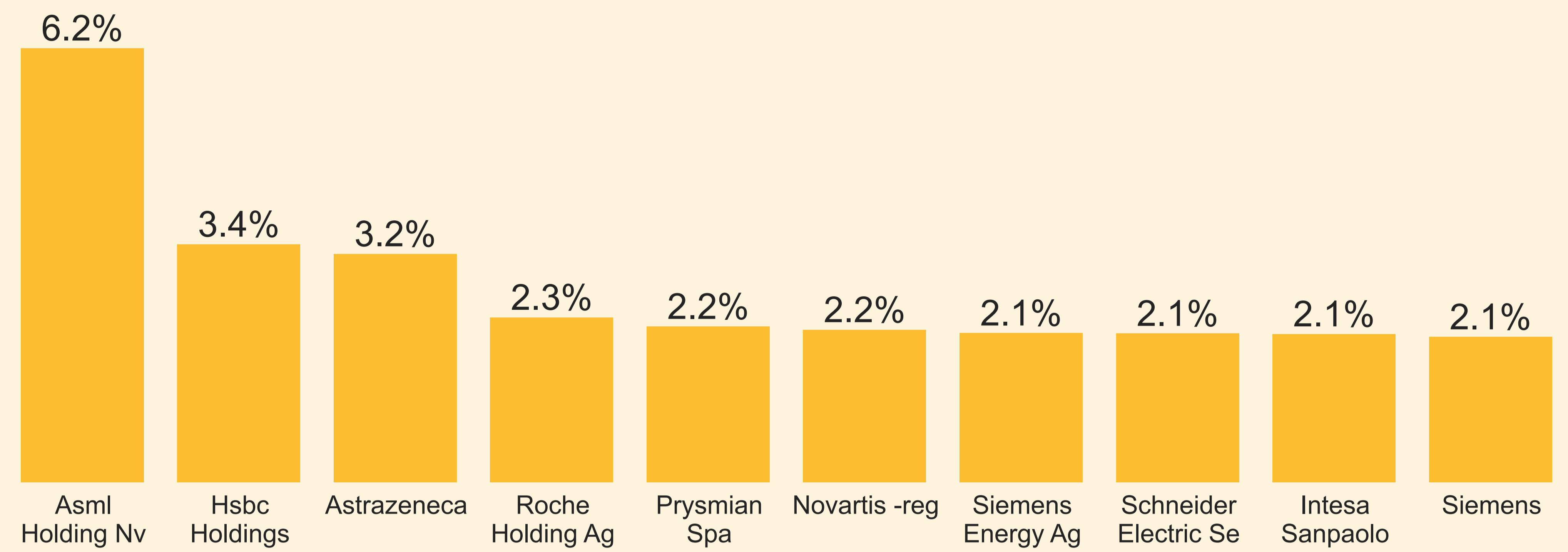
Morningstar Category: EAA Insurance Eurozone Large-Cap Equity

Risk Characteristics

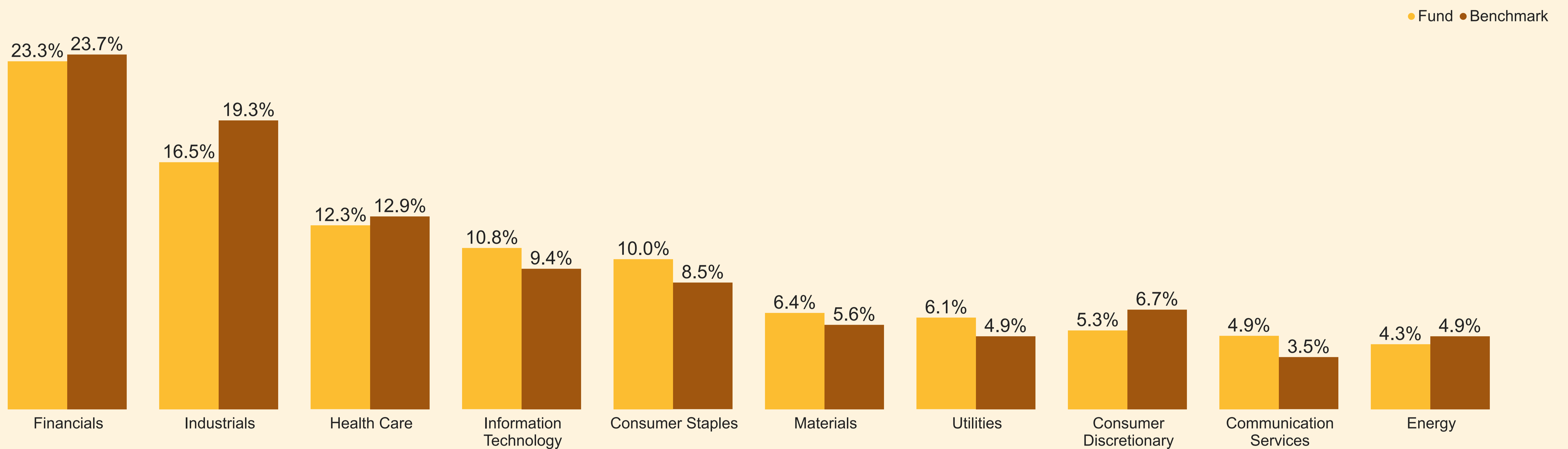
	Portfolio	Benchmark
Standard Deviation	10.89%	10.55%
Sharpe Ratio	1.06	0.97
Tracking Error Ex Ante	2.13%	
Active share	48.93%	

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

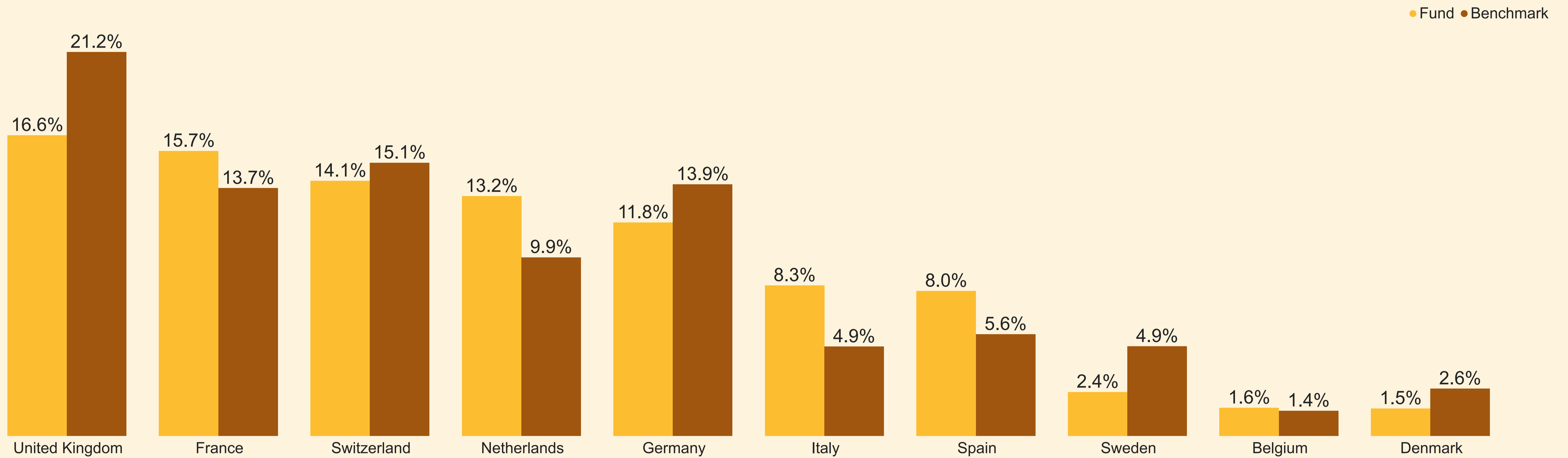
Top Holdings by Weight



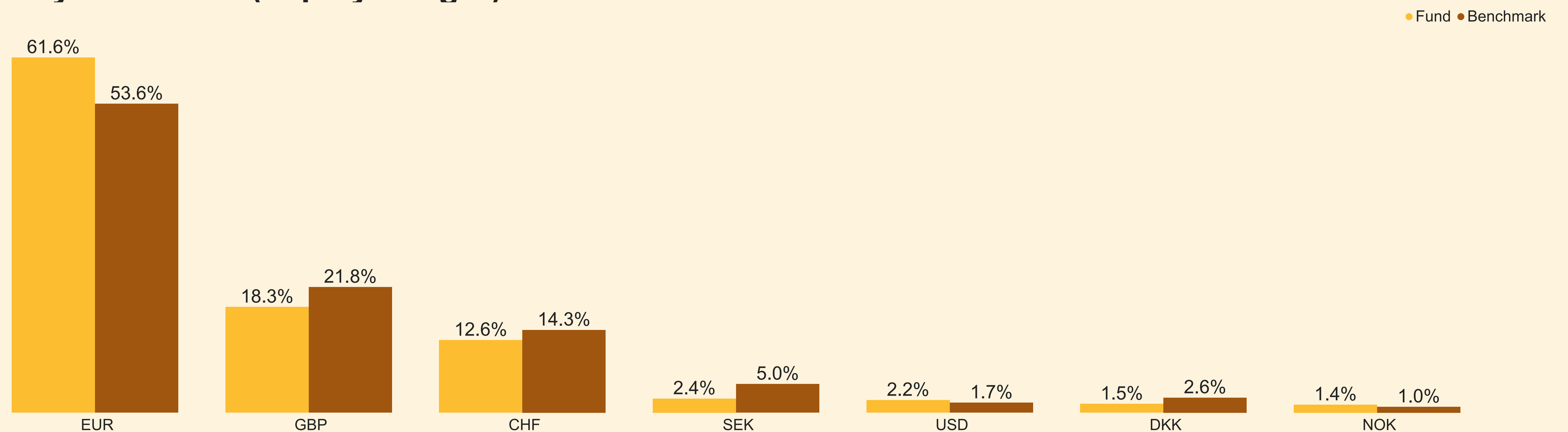
Sector Allocation (Top by Weight)



Country Allocation (Top by Weight)

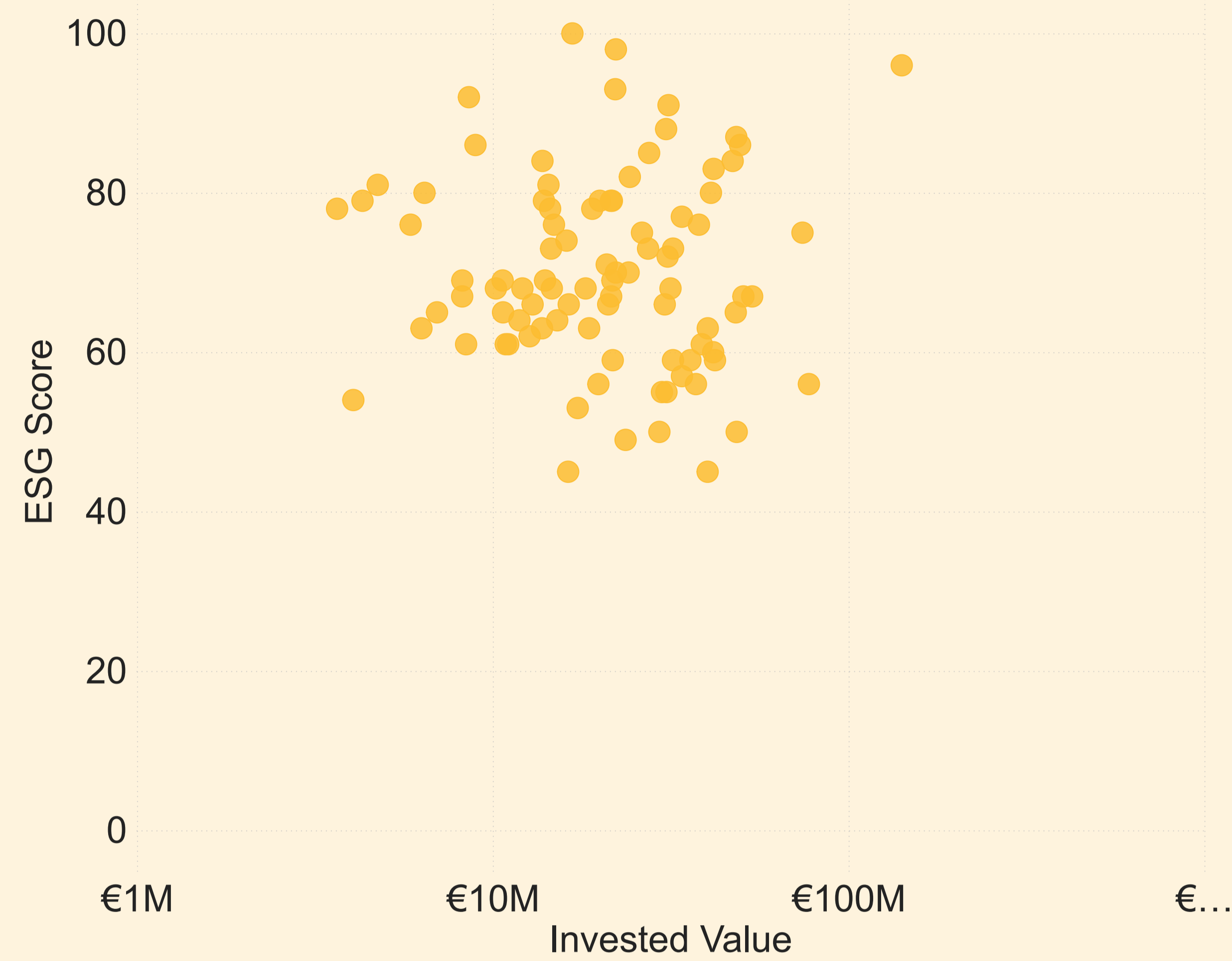


Currency Allocation (Top by Weight)



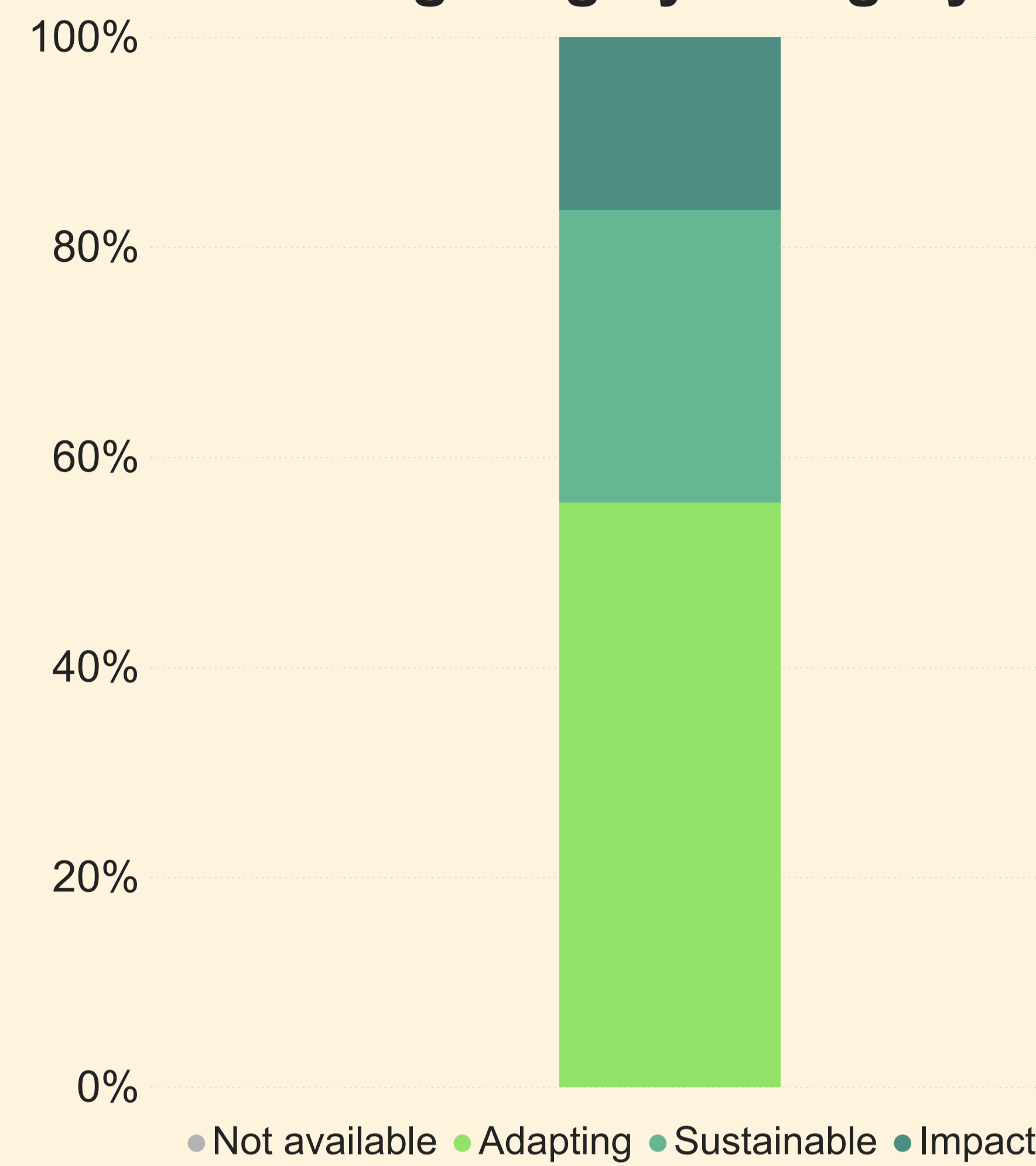
ESG Score: 71 out of 100

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)

