

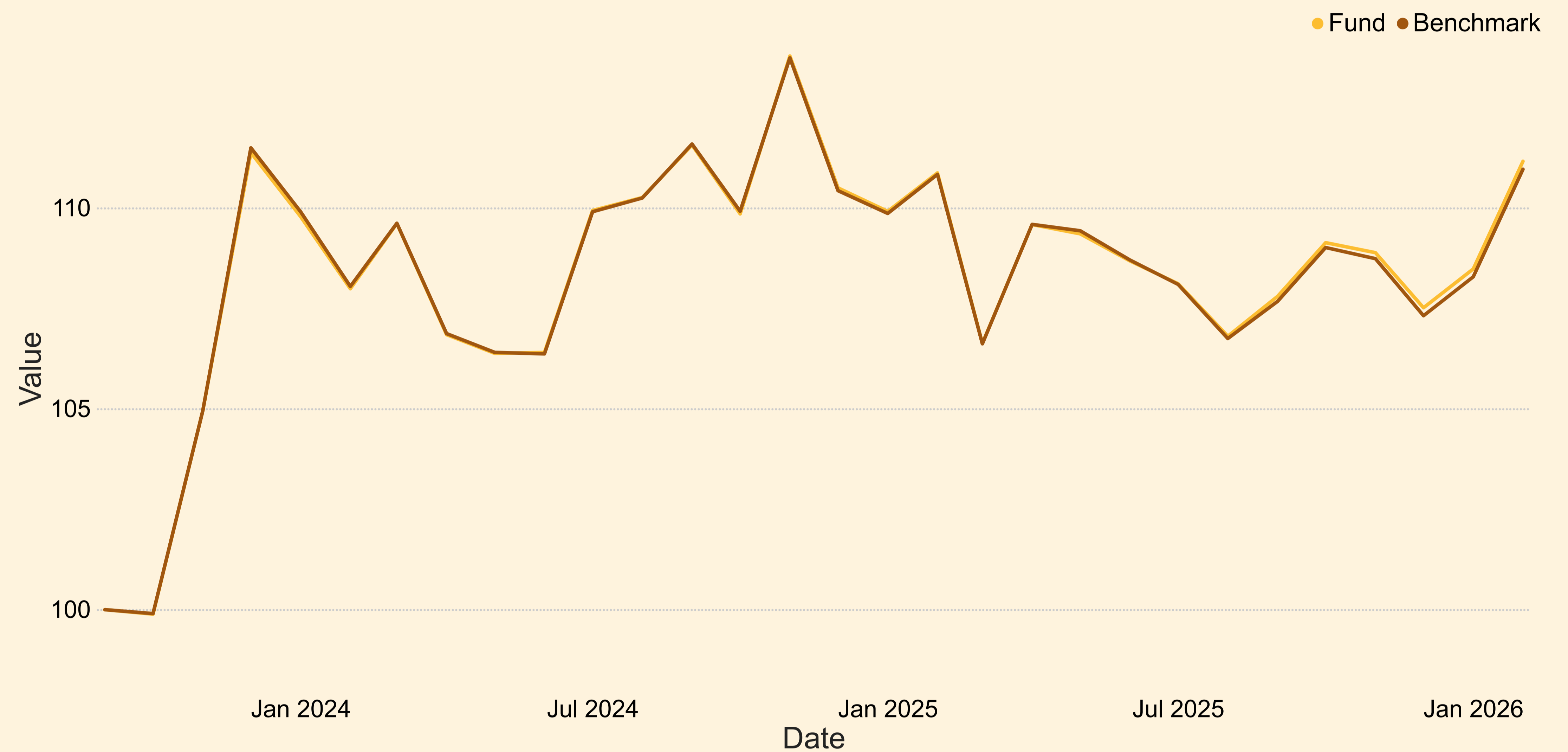
### Fund Profile

Zwitslerleven Government Bonds 10+ Fonds invests in euro-denominated government loans issued by Eurozone countries or in loans guaranteed by Eurozone governments. The investments are valued by leading credit rating agencies with an average minimum rating of A-. At least 75% of the portfolio has a time to maturity of more than seven years. The fund's investment objective is to at least match the return of the benchmark. The fund has sustainable characteristics and aims to contribute to long-term sustainability objectives in the field of the environment and social development and good entrepreneurship.

### Key Information

**Type of Fund:** Fixed Income  
**Currency:** Euro  
**Trading Frequency:** Daily  
**Fund Manager:** Cardano Asset Management N.V.  
**Investment Institution:** Zwitslerleven Beleggingsfondsen  
**Country of Residence:** The Netherlands  
**Inception Date:** 01/05/2005  
**Inception Date Unit Class:** 01/05/2005  
**Benchmark:** iBoxx€ Sovereign 7+ AAA/ AA/A Index (TR)

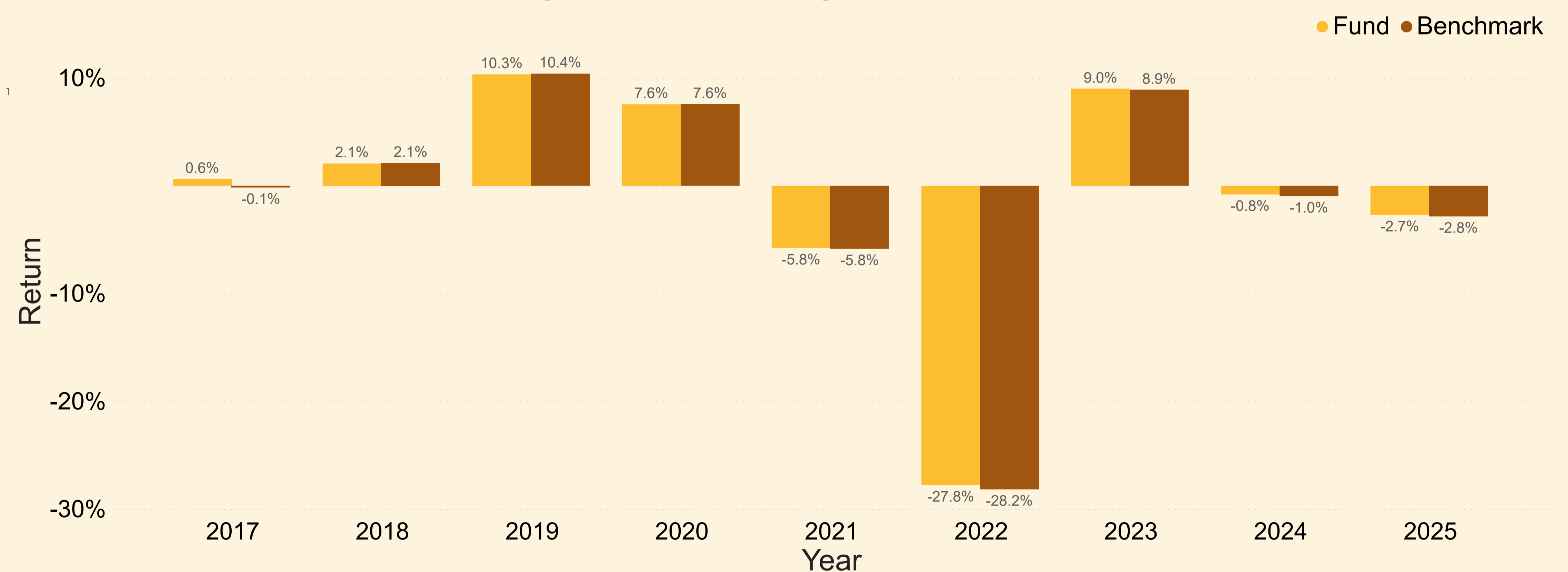
### Cumulative Performance (Net of Fees)



### Fund Facts

**NAV End of Month:** €8.37  
**Fund Size:** €165,941,720  
**Outstanding Participations:** 19,821,201  
**Dividend Paying:** No  
**Price End of Month:** €8.35  
**Lowest Price 12 Months:** €7.92  
**Highest Price 12 Months:** €8.35

### Calendar Year Return (Net of Fees)



### Fees & Charges

**Management Fee:** 0.040%  
**Entry Fee:** 0.030%  
**Exit Fee:** 0.020%  
**Ongoing Charges:** 0.040%

### Returns (Net of Fees)

|                   | Portfolio | Benchmark | Excess Return |
|-------------------|-----------|-----------|---------------|
| Month-to-Date     | 2.47%     | 2.47%     | -0.00%        |
| 2026              | 3.39%     | 3.40%     | -0.01%        |
| 3 Months Rolling  | 2.09%     | 2.05%     | 0.04%         |
| 12 Months Rolling | 0.26%     | 0.12%     | 0.15%         |
| 3 Year Annualised | 2.96%     | 2.85%     | 0.11%         |
| 5 Year Annualised | -4.94%    | -5.12%    | 0.18%         |

### Sustainability

**SFDR Classification:** Article 8

### Morningstar

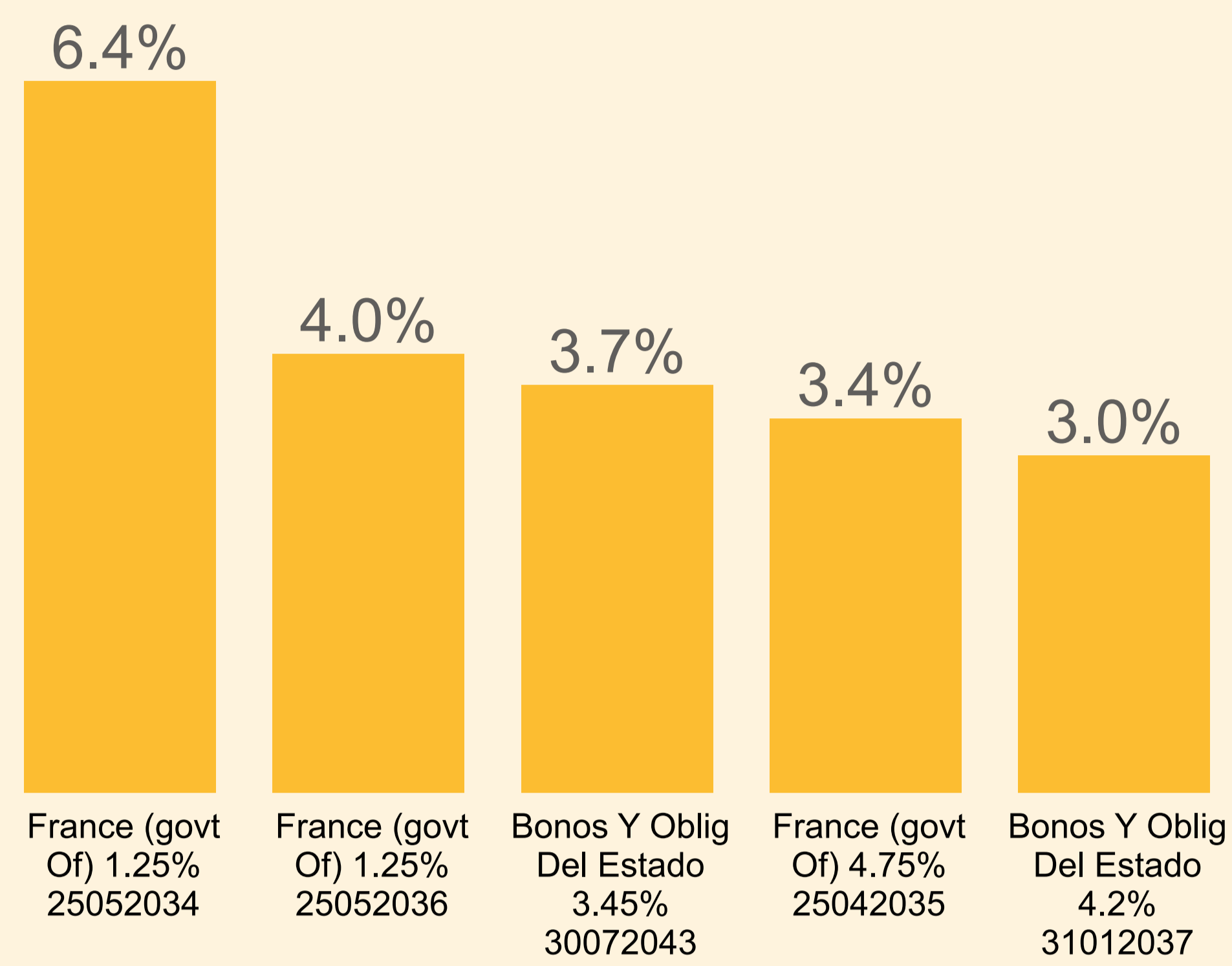
**Morningstar Category:** EAA Insurance EUR Government Bond

### Risk Characteristics

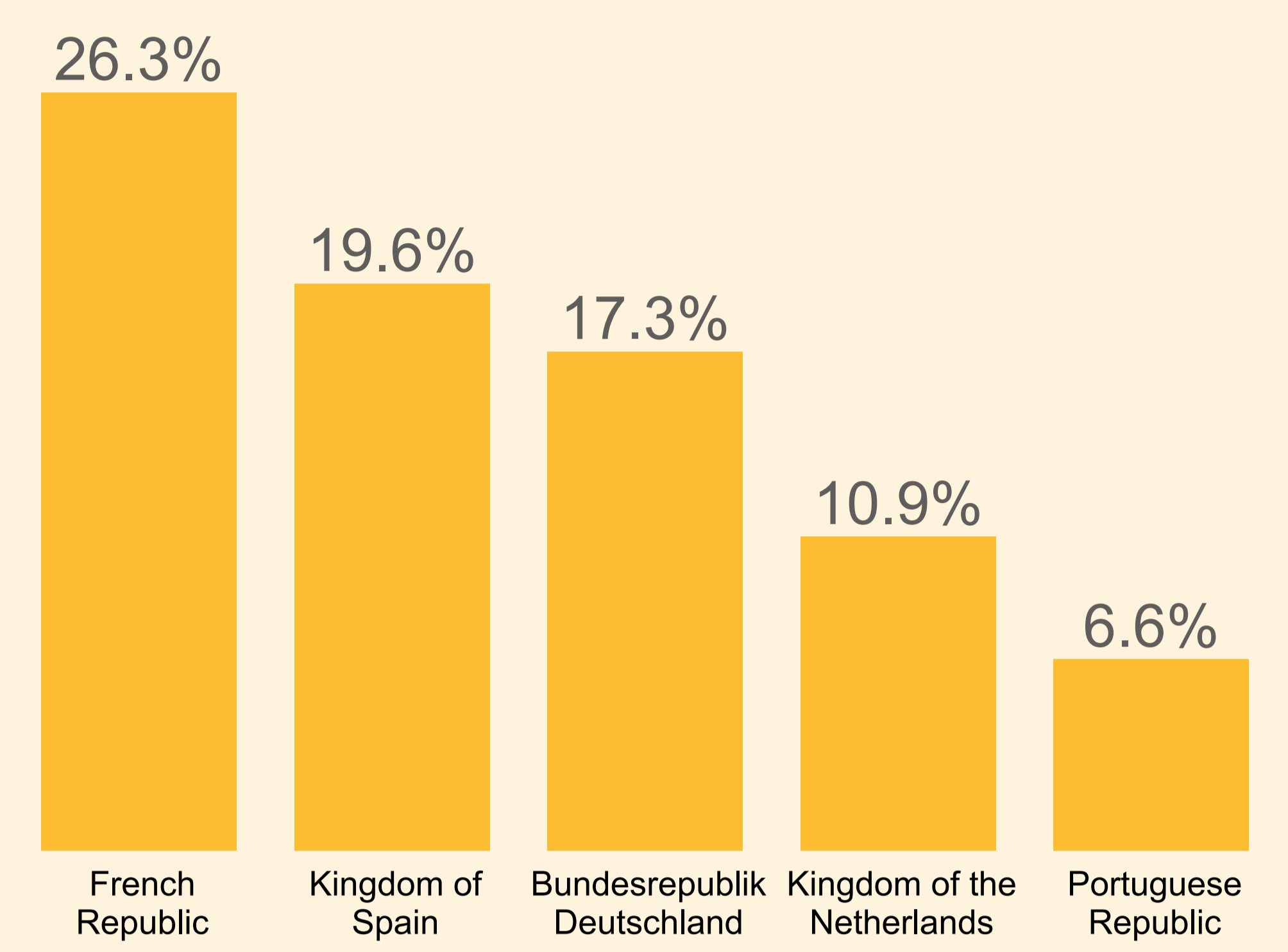
|                    | Portfolio | Benchmark |
|--------------------|-----------|-----------|
| Standard Deviation | 7.83%     | 7.85%     |
| Sharpe Ratio       | -0.00     | -0.02     |
| Average Rating     | A+        | AA-       |
| Yield to Maturity  | 3.36      | 3.36      |
| Modified Duration  | 11.39     | 11.41     |

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

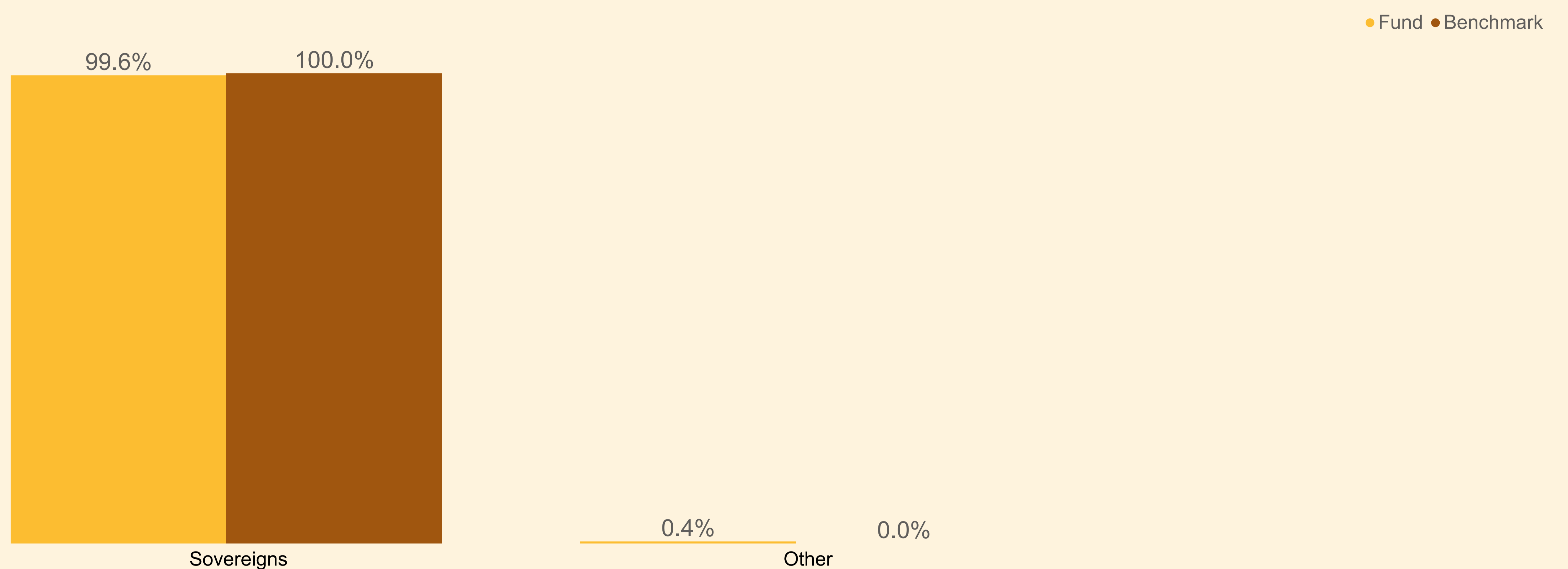
### Top Holdings by Weight



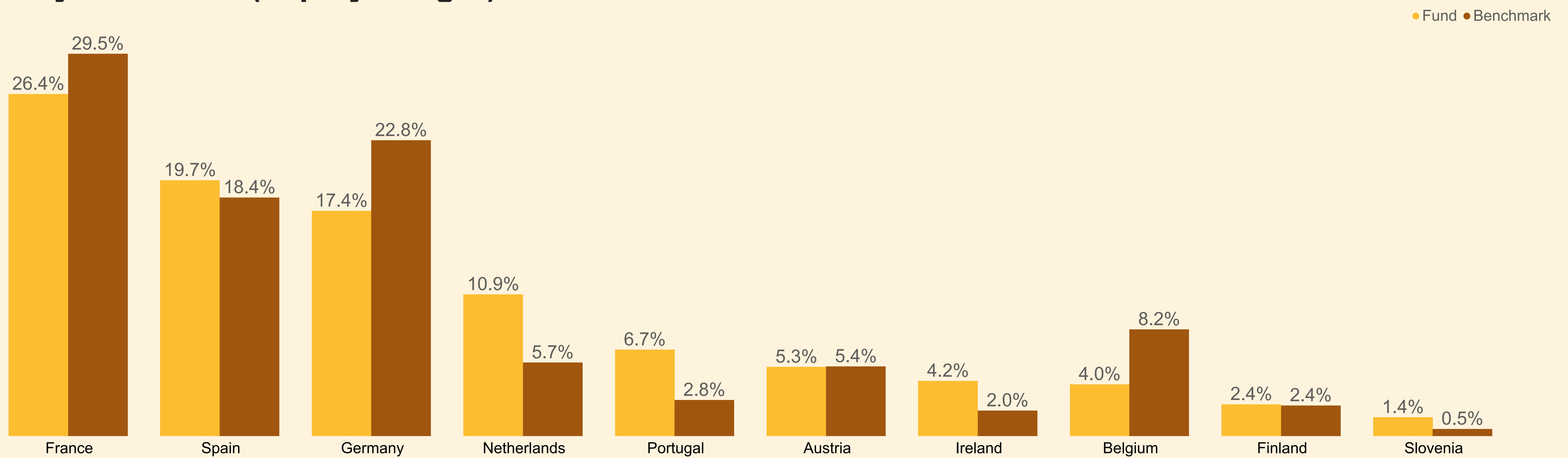
### Top Issuers by Weight



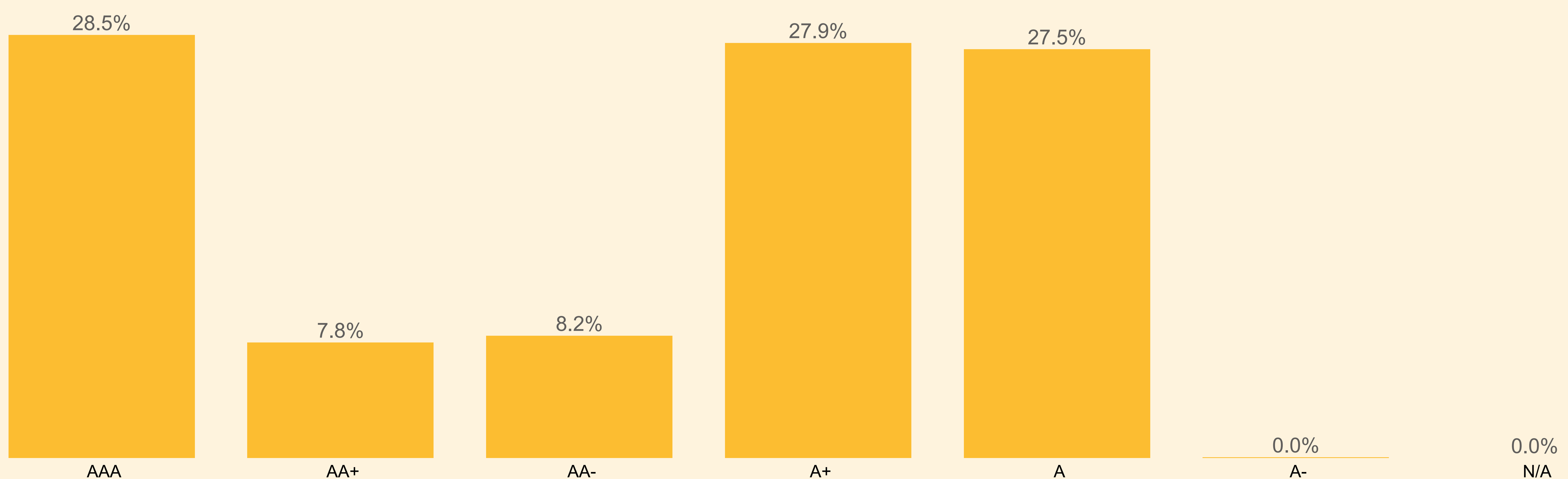
### Sector Allocation (Top by Weight)



### Country Allocation (Top by Weight)



### Ratings Breakdown - Fixed Income Exposure



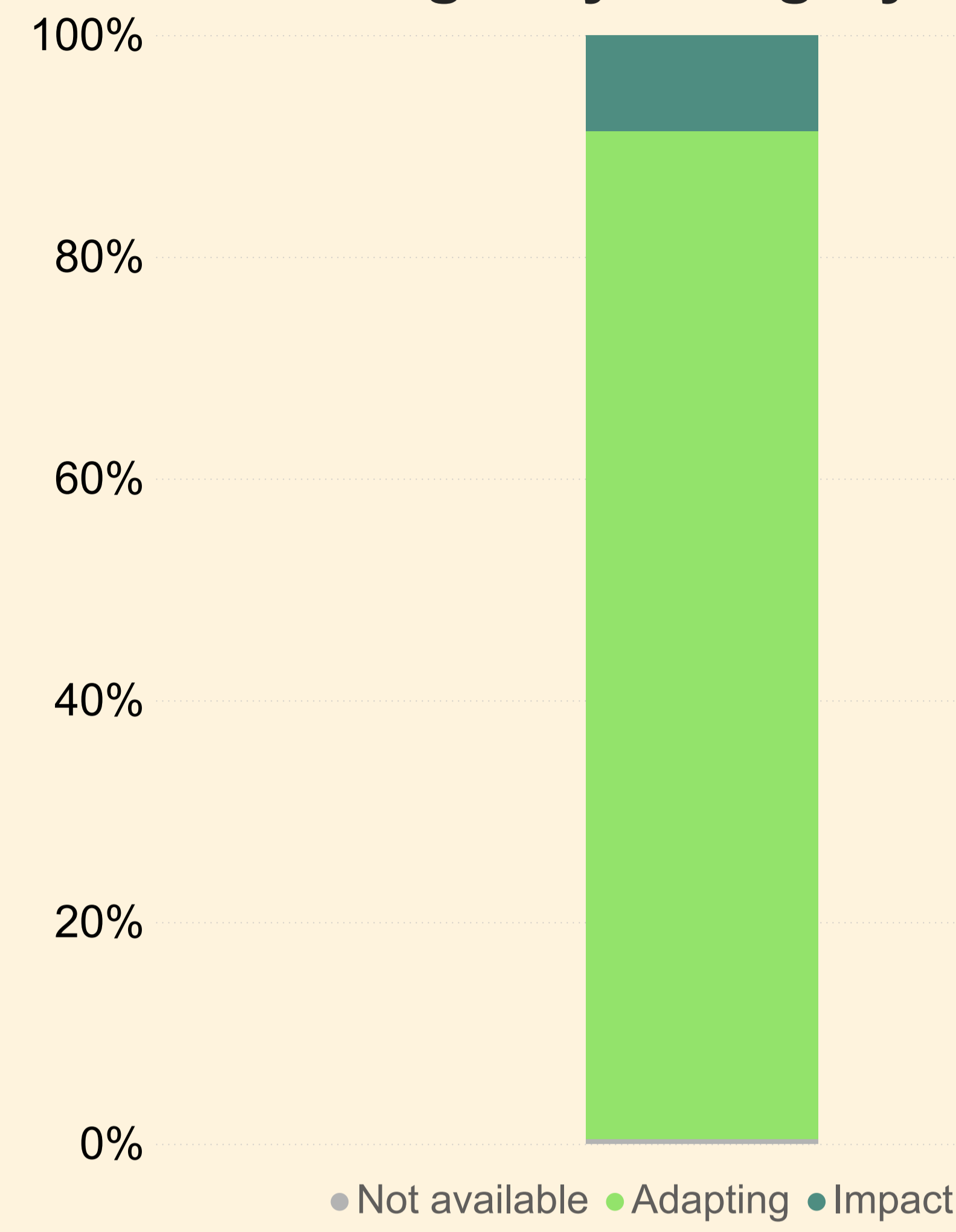
### ESG Score: 70 out of 100

#### Distribution of Issuers



### Sustainable Investment Framework

#### Portfolio Weight by Category



| CARDANO<br>DUURZAAMHEIDSRAMWERK |  |
|---------------------------------|--|
| POSITIEVE IMPACT                |  |
| DUURZAAM                        |  |
| ADAPTIEF                        |  |
| RISICOVOL                       |  |
| NIET-ADAPTIEF                   |  |
| SCHADELIJK                      |  |
| INTERNATIONALE STANDAARDEN      |  |

### Carbon Footprint (Scope 1 and 2)

