

Zwitserleven Government Bonds 10+ Fonds



Fund Profile

The Zwitserleven 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.

Performance and risk characteristics

	Fund	Benchmark
Standard deviation 36m	8,31%	8,35%
Sharpe ratio 36m	-0,09	-0,11
Yield	3,58%	3,61%
Average rating	A+	AA-
Green Bonds ³	8,25%	
Modified Duration	11,58	

Net Performance

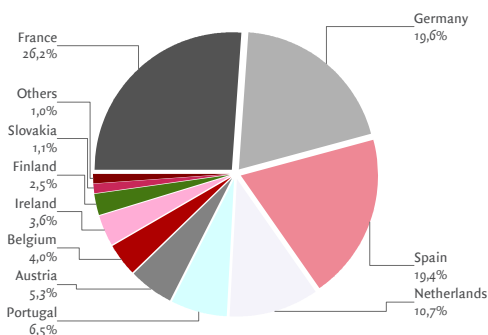
	Fund	Benchmark
1 month	-1,26%	-1,31%
3 months	-0,26%	-0,33%
12 months	-2,70%	-2,82%
3 years, annualised ¹⁾	1,71%	1,58%
5 years, annualised ¹⁾	-6,46%	-6,64%
2025	-2,70%	-2,82%

	2020	2021	2022	2023	2024
Fund	7,55%	-5,75%	-27,77%	8,99%	-0,79%
Benchmark	7,57%	-5,83%	-28,15%	8,90%	-0,96%

Price Index Fund



Countries



Key Information as of December 31st 2025

Investment Institution	Zwitserleven Beleggingsfondsen
Currency	Euro
Inception Date	05-01-2005
Fund Manager	Cardano Asset Management N.V.
Country of Residence	The Netherlands
Ongoing charges figure	0,040% (2024)
Obtainable via	Insurance product Zwitserleven
Benchmark	iBoxx € Sovereign 7+ AAA/AA/A Index (TR)

Prices (Euro) and Facts

Net Asset Value End of Month	8,10
Highest price 12 months	8,40
Lowest price 12 months	7,92
Fund size	157.766.909
Outstanding participations	19.484.004
Dividend paying	No
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact³

ESG	CO₂-uitstoot	Waterverbruik
ESG-score	CO ₂ -uitstoot	Water consumption score does not apply to this fund
70	17.000 in tonnen	

Instruments ESG-policy



Issuers / ratings

Debtors (top 5)		Ratings	
France	26,21%	AAA	30,5%
Germany	19,57%	AA	15,4%
Spain	19,41%	A	54,0%
Netherlands	10,74%		
Portugal	6,49%		

Modified duration contribution

Time bucket	Modified Duration Contribution	Total
0 - 5		0,20
5 - 10		2,80
10 - 15		2,44
15 - 20		1,76
20 - 25		1,53
25 - 35		2,33
35+		0,52
Total		11,58