

### Zwitserleven Selectie Fonds



#### Fund Profile

The Zwitserleven Selectie Fonds invests mainly in the Zwitserleven Vastgoedfonds (43%), the Robeco SDG High Yield Bonds IH EUR (20%), the Cardano ESG Transition Emerging Markets Debt (H.C.) (30%) and the Cardano Impact Financial Inclusion Fund (I) (7%). The allocation across the funds can deviate from the default allocation. The investment objective is to at least match the return of composite benchmark, which is made up of the underlying benchmarks of the constituent funds. All fund investments follow a sustainable investment policy. 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 36 m	9,90%	10,20%
Sharpe ratio 36m	0,62	0,59

#### Net Performance

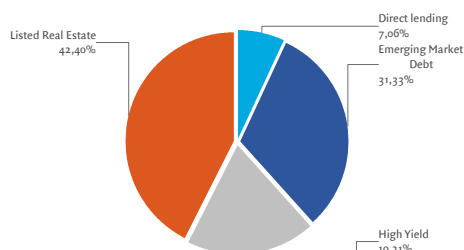
	Fund	Benchmark
1 month	0,40%	0,45%
3 months	2,99%	3,14%
12 months	4,47%	4,56%
3 years, annualised <sup>1)</sup>	8,56%	8,47%
5 years, annualised <sup>1)</sup>	3,15%	3,25%
2025	4,27%	4,25%

	2020	2021	2022	2023	2024
Fund	-2,39%	5,59%	-19,62%	12,80%	5,50%
Benchmark	-3,42%	6,25%	-20,46%	13,11%	5,41%

#### Price Index Fund



#### Asset Classes



#### Key Information as of October 31st 2025

Investment Institution	Zwitserleven Beleggingsfondsen
Currency	Euro
Inception Date	12-03-2013
Fund Manager	Cardano Asset Management N.V.
Asset Managers	Cardano Asset Management N.V. & Robeco
Country of Residence	The Netherlands
Benchmark	See below
Ongoing charges figure	0,210%
Obtainable via	Insurance product Zwitserleven

#### Prices (Euro) and Facts

Net Asset Value End of Month	39,11
Highest price 12 months	39,59
Lowest price 12 months	35,67
Fund size	1.821.838.798
Outstanding participations	46.583.452
SFDR classification	8

#### Fundamental Investment Principles (ESG-criteria)



#### Sustainability and Impact<sup>2</sup>



ESG-score  
59

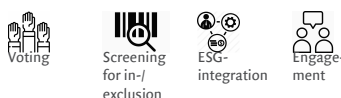


CO<sub>2</sub>-uitstoot  
182.000  
in tonnen



Waternutrient  
Water consumption score does not  
apply to this fund

#### Instruments ESG-policy



#### Underlying investment categories & Benchmarks

Asset Category	Benchmark
Listed Real Estate	43% GPR Sustainable Real Estate Index Global
Emerging Market Debt	30% JP Morgan Emerging Markets Bond Index Global Diversified EUR Hedged Index
High Yield	20% Bloomberg Barclays Global High Yield Corporate Index
Direct Lending	7% A return of minimal 3% after costs