Zwitserleven

Factsheet

Zwitserleven Index Wereld Aandelenfonds

Fund Profile

Zwitserleven Index Wereld Aandelenfonds invests in sustainably and systematically managed investment companies that themselves invest in equities in the regions Europe (37.5%), North America (35%), Pacific (12.5%) and Emerging Markets (15%). The allocation across the investment entities can deviate up to 5% from the default allocation. The fund promotes, among other, environmental or social characteristics. Taking into account applicable exclusion criteria, aims to approach the return of the benchmark as closely as possible. The benchmark is made up of the underlying benchmarks of the constituent funds.

Performance and risk characteristics

| | Fund | Benchmark |
|---------------------------|--------|-----------|
| Standard deviation 36 m | 9,63% | 9,66% |
| Sharpe ratio 36m | 1,08 | 1,09 |
| Tracking error (ex-ante) | 0,54% | |
| Percentage ESG exclusions | 28,47% | |
| | | |

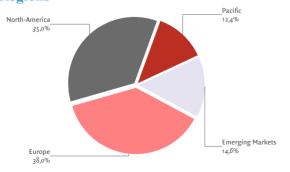
Net Performance²

| | | Fund | В | enchmark |
|---------------------|----------|---------|--------|----------|
| 1 month | | -0,41% | | -0,42% |
| 3 months | | 6,43% | | 6,36% |
| 12 months | | 10,73% | | 11,28% |
| 3 years, annualised | 1) | 12,86% | | 12,97% |
| 5 years, annualised | 1) | 10,89% | | 11,45% |
| 2025 | | 11,00% | | 11,49% |
| | | | | |
| 202 | 0 2021 | 2022 | 2023 | 2024 |
| Fund 5,73° | 6 23,26% | -12,90% | 16,35% | 18,01% |
| Benchmark 3,99% | 6 23,82% | -11,40% | 15,89% | 18,34% |

Price Index Fund²



Regions





Key Information as of November 30th 2025

Investment Institution Zwitserleven Beleggingsfondsen

Currency Euro Inception Date 11-06-2019

Fund Manager Cardano Asset Management N.V.
Asset Manager Cardano Asset Management N.V.

Country of Residence The Netherlands
Benchmark See below
Ongoing charges figure 0,020% (2024)

Obtainable via Insurance product Zwitserleven

Prices (Euro) and Facts

| Net Asset Value End of Month | 84,91 |
|------------------------------|------------|
| Highest price 12 months | 85,91 |
| Lowest price 12 months | 66,86 |
| Fund size | 86.710.555 |
| Outstanding participations | 1.021.195 |
| Dividend paying | No |
| SFDR classificiation | 8 |
| | |

Fundamental Investment Principles (ESG-criteria)











integrity



Sustainability and Impact³







Instruments ESG-policy











Underlying investment categories & Benchmarks

Europe 37,5% MSCI Europe Index Net EUR
North-America 35% MSCI North America Index Net EUR
Pacific 12,5% MSCI Pacific Index Net EUR
Emerging Markets 15% MSCI Emerging Markets Index Net
EUR

Currency and country allocation

| y terrer et | diffe y diffection | |
|-------------|---|---|
| 34,66% | United States | 32,84% |
| 20,28% | Japan | 8,56% |
| 8,60% | United Kingdom | 7,92% |
| 8,38% | France | 6,05% |
| 5,38% | Switzerland | 5,70% |
| 22,70% | Other | 38,93% |
| | 34,66% 20,28% 8,60% 8,38% 5,38% | 20,28% Japan 8,60% United Kingdom 8,38% France 5,38% Switzerland |

Zwitserleven Index Wereld Aandelenfonds is a sub-fund of Zwitserleven Beleggingsfondsen. Cardano Asset Management N.V. (Cardano) is the fund manager. In its capacity as fund manager, Cardano is registered with the Netherlands Authority for the Financial Markets (AFM). The prospectus and Key Investor Information Document for this sub-fund are available via https://www.cardano.nl/onze-fondsen. This factsheet should not be regarded as investment advice. The value of your investment can fluctuate. Past performance is no guarantee of future returns. 2) The historical returns have been taken over from Zwitserleven Wereld Aandelenfonds, which has used an identical investment policy till 11 June 2019. 3) The information Sustainability and Impact relates to data from Zwitserleven Credits Fonds and refers to data from last month. This factsheet has been translated from the original factsheet in Dutch. In case of any doubt or ambiguity in the English text, the Dutch text shall prevail.