

Zwitserleven

Factsheet

Zwitserleven Index Aandelenfonds Noord-Amerika

Fund Profile

Zwitserleven Index Aandelenfonds Noord-Amerika invests directly and indirectly, via Cardano ESG Transition Enhanced Index Equity North America, in a sustainable manner in shares of listed North American companies. The fund is managed on a systematic basis. The objective is to approach the return of the MSCI North America Index Net EUR as much as possible, taking into account the exclusion criteria. Investments are only made in shares which are not excluded on the basis of the General Exclusion Criteria as formulated by Cardano. This results in a deviation (tracking error) with respect to the index. The cash that becomes available due to the exclusion of companies is invested such that the tracking error is minimised. Securities lending is not permitted and currency risk will not be hedged.

Performance and risk characteristics

	Fund	Benchmark
Standard deviation 36 m	12,34%	12,14%
Sharpe ratio 36m	1,34	1,34
Tracking error (ex-ante)	0,87%	
Percentage ESG exclusions	19,62%	

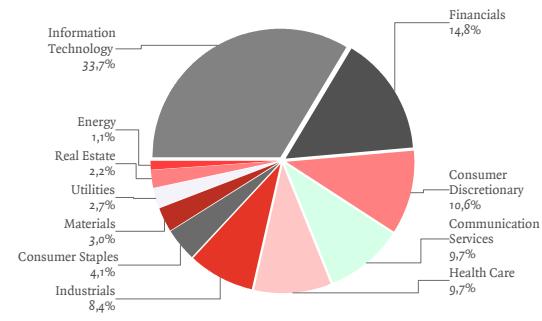
Net Performance²

	Fund	Benchmark
1 month	-1,22%	-1,07%
3 months	2,91%	2,61%
12 months	4,31%	4,10%
3 years, annualised	¹⁾ 19,05%	18,79%
5 years, annualised	¹⁾ 14,26%	14,35%
2025	4,31%	4,10%
	2020 2021 2022 2023 2024	
Fund	12,21% 35,88% -15,05% 22,30% 32,28%	
Benchmark	10,04% 36,04% -14,25% 21,70% 32,31%	

Price Index Fund²



Sectors



Key Information as of December 31st 2025

Investment Institution	Zwitserleven Beleggingsfondsen
Currency	Euro
Inception Date	11-25-2020
Fund Manager	Cardano Asset Management N.V.
Asset Manager	Cardano Asset Management N.V.
Country of Residence	The Netherlands
Benchmark	MSCI North America Index Net EUR
Ongoing charges figure	0,020% (2024)
Obtainable via	Insurance product Zwitserleven

Prices (Euro) and Facts

Net Asset Value End of Month	49,27
Highest price 12 months	50,27
Lowest price 12 months	38,05
Fund size	3.109.608.274
Outstanding participations	63.118.654
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact³



Instruments ESG-policy



Top Holdings

Nvidia	7,40%	Broadcom Inc	2,53%
Apple Computer Inc	6,57%	Alphabet Inc-Cl A	2,50%
Microsoft Corp	5,66%	Tesla Inc	2,12%
Amazon.Com	3,74%	Jpmorgan Chase & Co	1,58%
Alphabet Inc-Cl C	3,41%	Eli Lilly & Co	1,48%

Currency and country allocation

USD	95,54%	United States	93,18%
CAD	4,59%	Canada	4,61%
EUR	-0,13%	Ireland	1,06%
		Switzerland	0,43%
		United Kingdom	0,27%
		Others	0,46%

