



Fund Profile

Cardano Duurzaam Mixfonds Neutraal invests, through underlying Cardano funds, in listed global equities, as well as euro-denominated sustainable corporate bonds and short-term bonds. In addition, the fund may invest in emerging market bonds, short-term bonds and private loans to financial institutions in emerging and developing countries. The objective is to at least match the return of the composite benchmark using an active investment strategy, and taking into account the Cardano Sustainable Investment Policy. The investment policy responds to market developments and economic outlook. Depending on this, an allocation across the investment categories is chosen. The fund promotes environmental and social characteristics as referred to in Article 8 of the SFDR, pursuing one or more long-term Cardano Sustainability Objectives. Investments for this fund are made only in companies and institutions categorized by Cardano as ‘adaptive’, ‘sustainable’ or ‘positive impact’. All companies and institutions in the investment universe are assigned an ESG score, combining to a weighted ESG score for the fund. Currency risk is not hedged.

Key Information

**ISIN Code:** NL0010579165

**Type of Fund:** Multi Asset

**Currency:** Euro

**Stock Exchange Listing:** Euronext Amsterdam

**Trading Frequency:** Daily

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

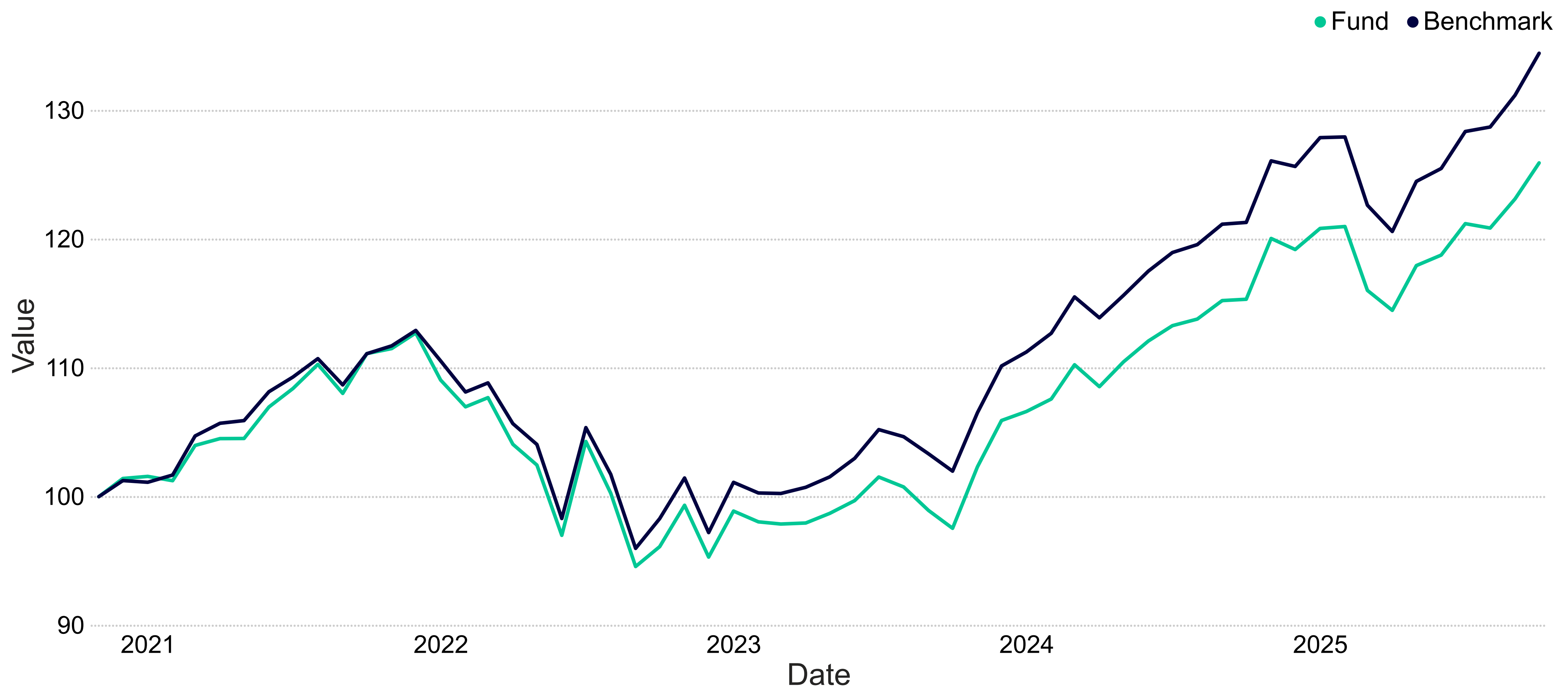
**Investment Institution:** Cardano Beleggingsfondsen II

**Country of Residence:** The Netherlands

**Inception Date:** 01/09/2020

**Benchmark:** 50% MSCI All Countries World Index Net EUR, 37% iBoxx EUR Green, Social & Sustainability Bonds Corporates Index, 10% JP Morgan Emerging Markets Bond Index Global Diversified (Euro hedged), 3% Return Benchmark of 3%

Cumulative Performance (Net of Fees)



Fund Facts

**NAV End of Month:** €32.91

**Fund Size:** €133,306,687

**Outstanding Participations:** 4,050,234

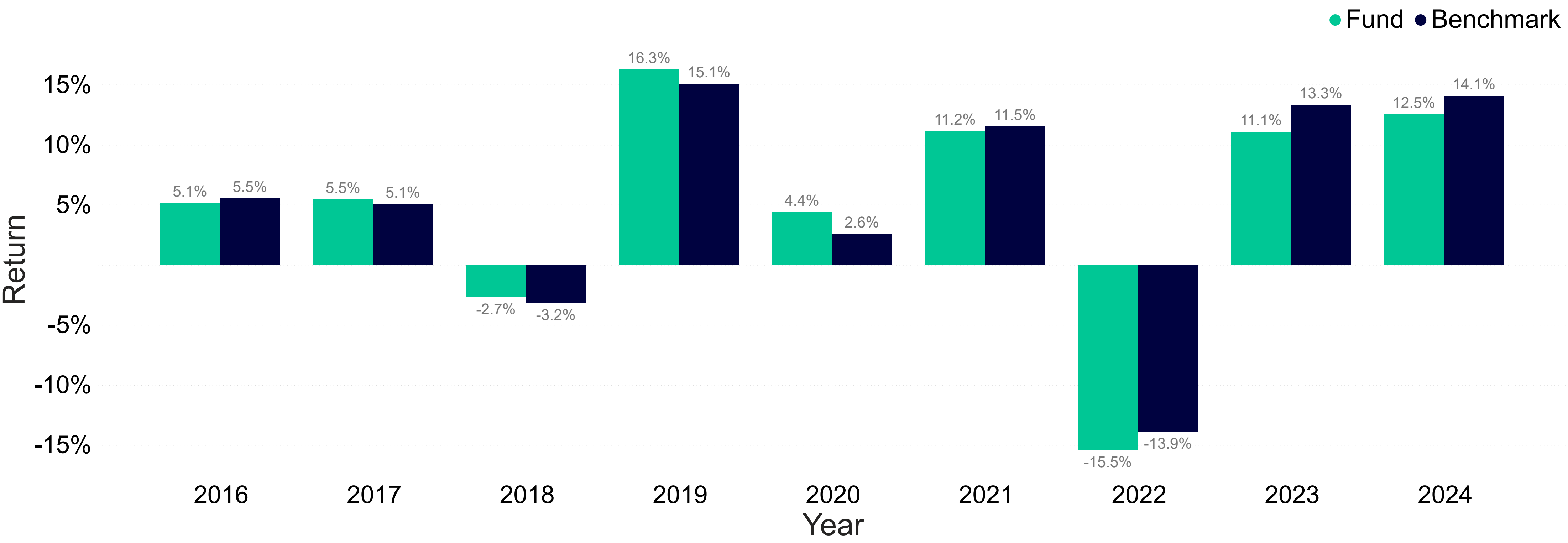
**Dividend Paying:** No

**Price End of Month:** €32.95

**Lowest Price 12 Months:** €28.69

**Highest Price 12 Months:** €32.95

Calendar Year Return (Net of Fees)



Fees & Charges

**Ongoing Charges:** 0.370%

**Management Fee:** 0.360%

**Service Fee:** 0.010%

**Entry Fee:** 0.110%

**Exit Fee:** 0.060%

Returns (Net of Fees)

	Portfolio	Benchmark	Excess Return
Month-to-date	2.27%	2.48%	-0.21%
Year-to-date	5.65%	7.00%	-1.35%
3 Months Rolling	3.89%	4.73%	-0.84%
12 Months Rolling	9.18%	10.84%	-1.65%
3 Year Annualised	9.40%	11.00%	-1.60%
5 Year Annualised	5.71%	7.19%	-1.49%
Since Inception	5.84%	6.06%	-0.21%

Sustainability

**SFDR Classification:** Art. 8

Morningstar

**Morningstar Rating:** ★★★★★

**Morningstar Category:** EAA Fund EUR Moderate Allocation - Global

**Morningstar Peer Group Ranking:** 31

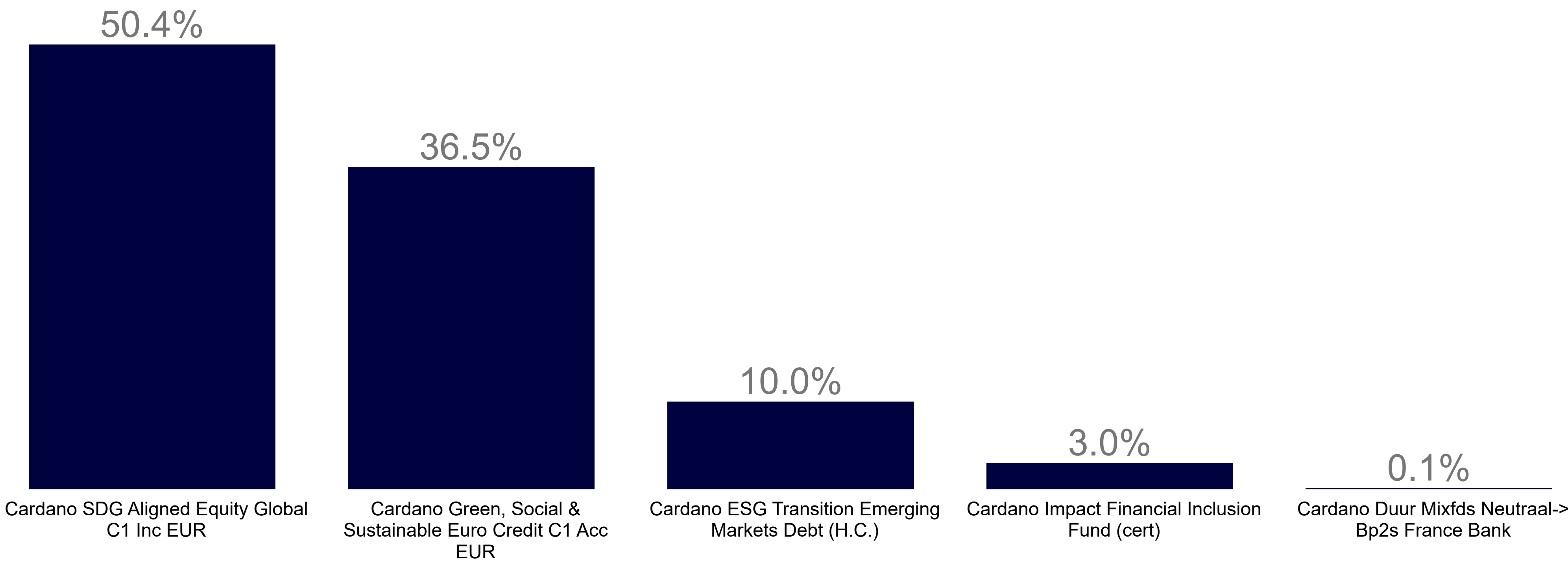


Factsheet as of end of October 2025

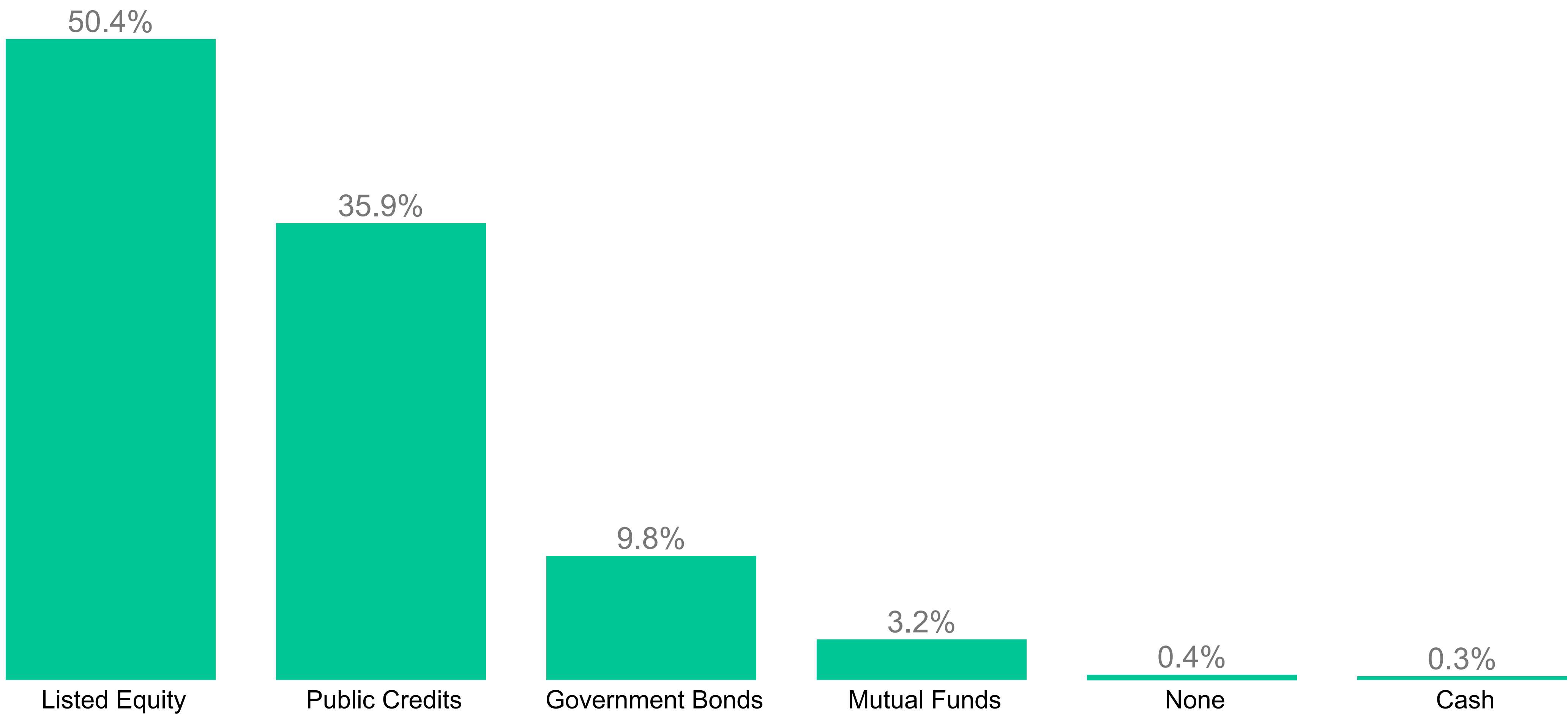
Risk Characteristics

	Portfolio	Benchmark
Standard Deviation 36M	7.06%	6.98%
Sharpe Ratio 36M	0.85	1.07

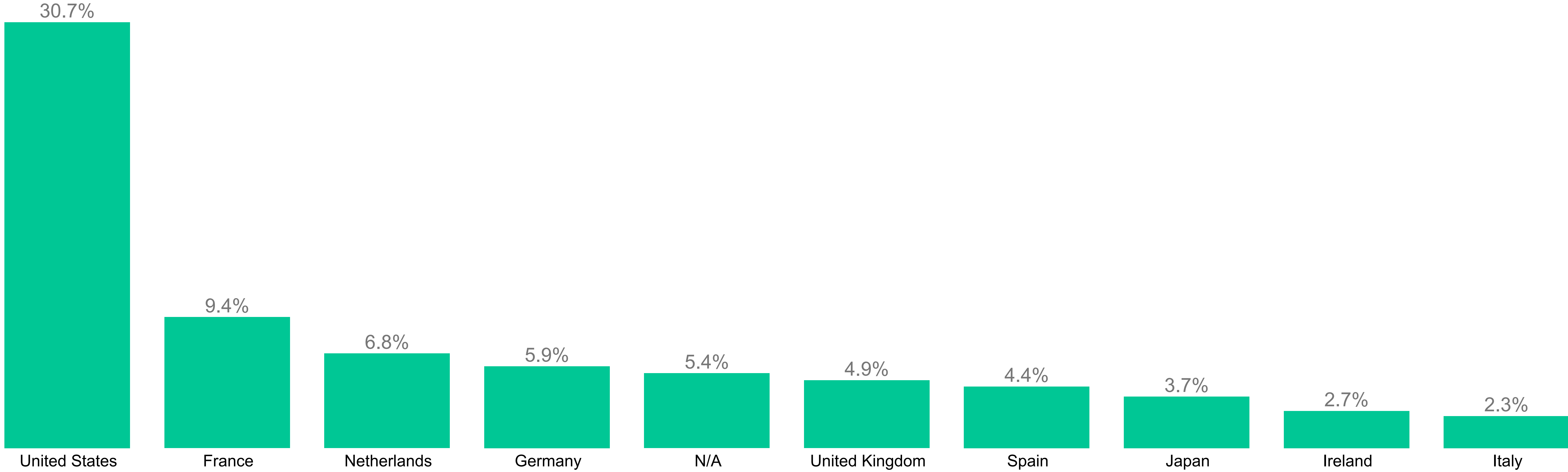
Allocation Investments



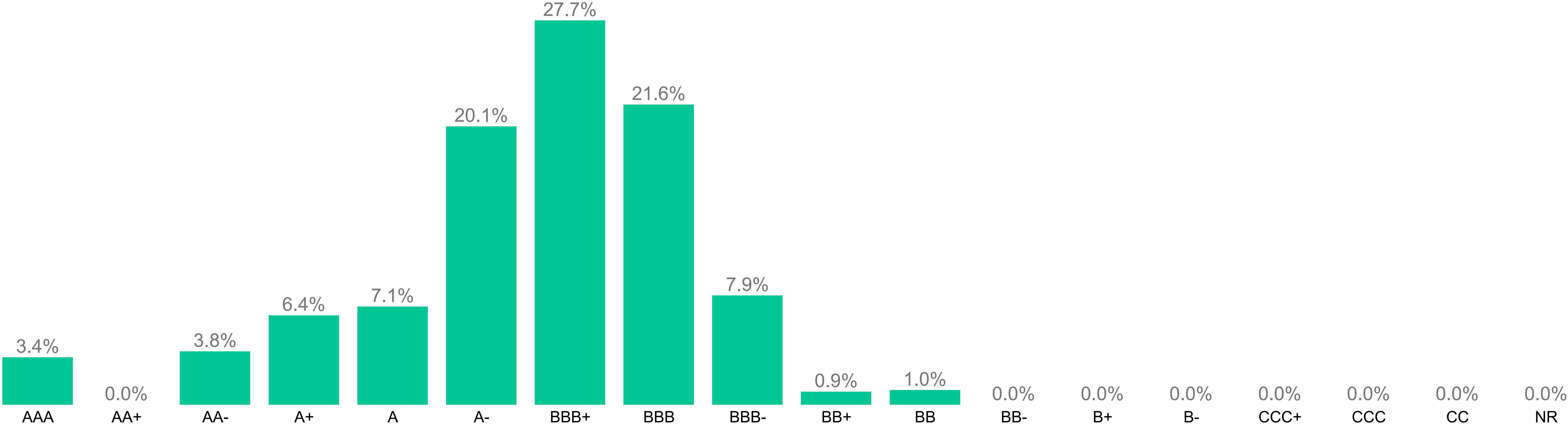
Asset Class Allocation (Top by Weight)



Country Allocation (Top by Weight)



Ratings Breakdown - Fixed Income Exposure



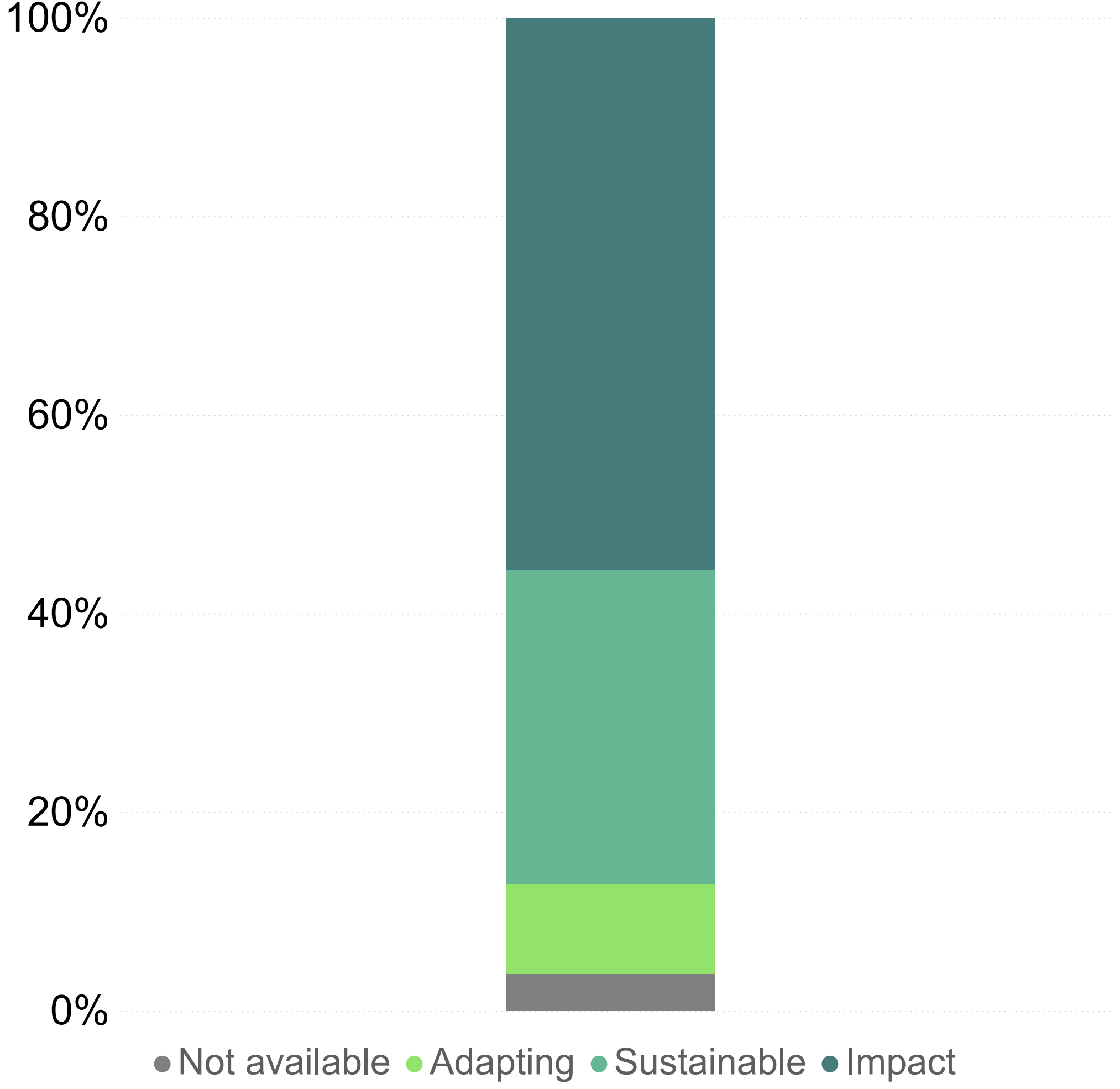
## ESG Score: 74 out of 100

### Distribution of Issuers

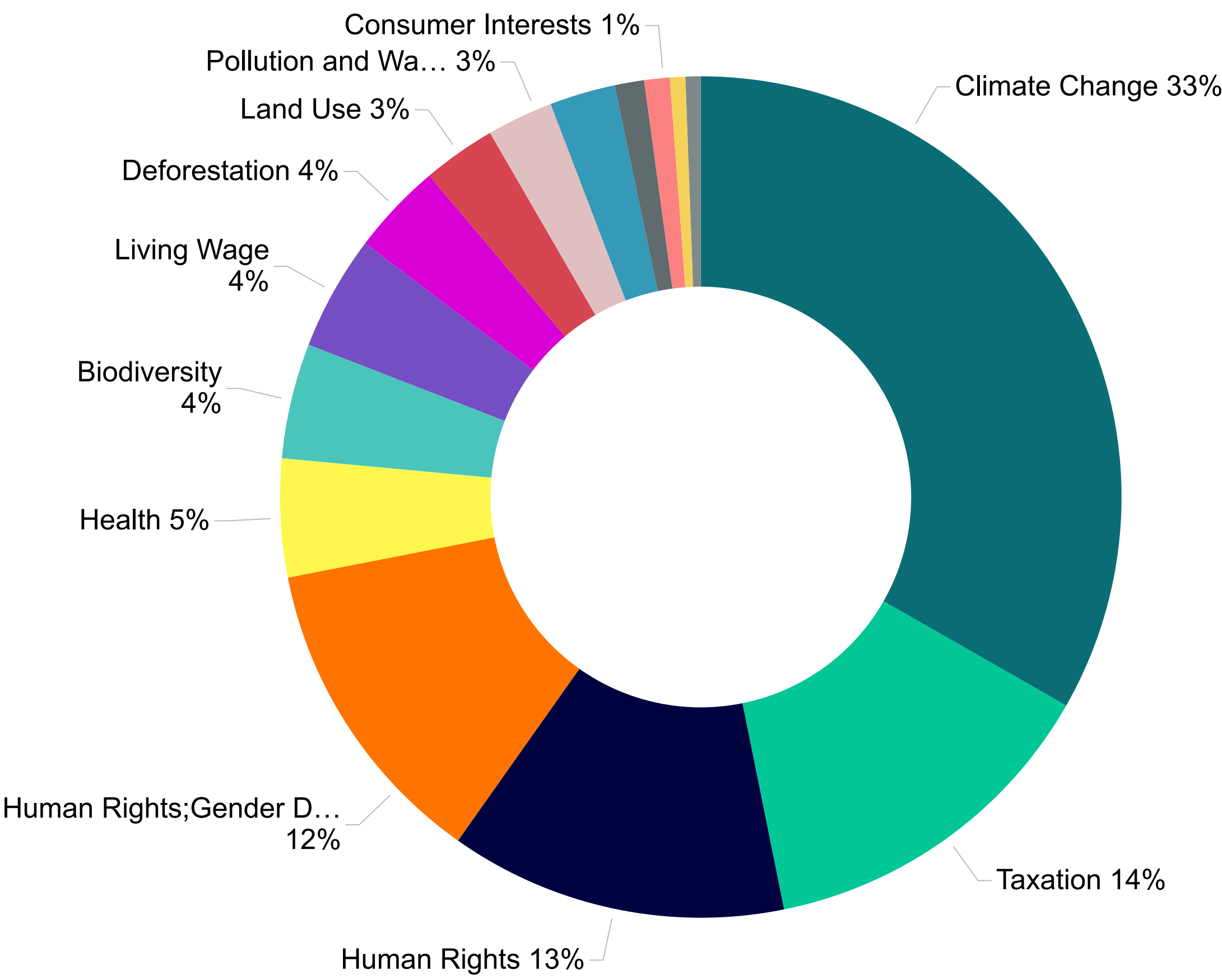


## Sustainable Investment Framework

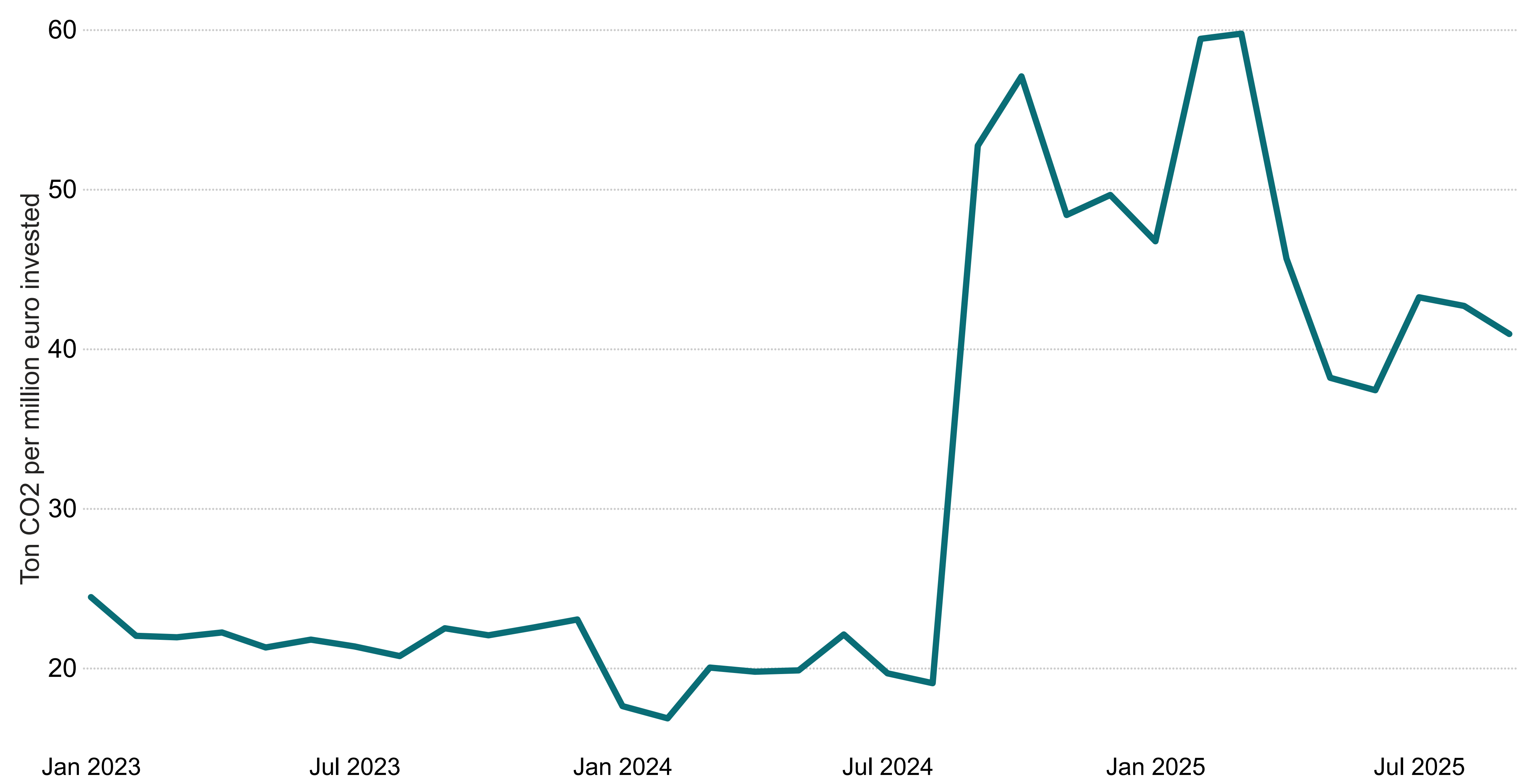
### Portfolio Weighting by Category



## Engagement Topics



## Carbon Footprint (Scope 1 and 2)



## Engagement Metrics

New Engagements (Last 6 Months): -

Open Engagements: 58

Closed Successful Engagements: 1

Closed Unsuccessful Engagements: 6