



Fund Profile

Zwitserleven Index Aandelenfonds Europa investes direct en indirect, via Cardano ESG Transition Enhanced Index Equity Europe, in a sustainable manner in shares of listed European companies. The fund is managed on a systematic basis. The objective is to approach the return of the MSCI Europe 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

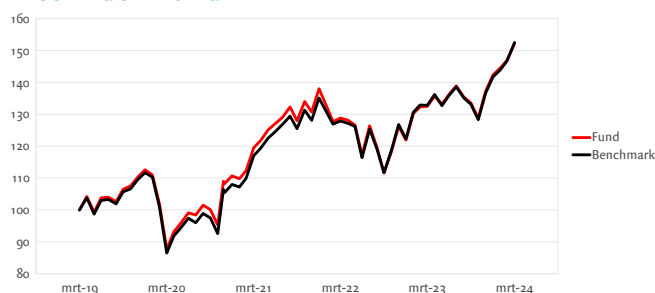
	Fund	Benchmark
Standard deviation 36 m	13,54%	13,35%
Sharpe ratio 36m	0,52	0,59
Tracking error (ex-ante)	0,74%	
Percentage ESG exclusions	9,74%	

Net Performance²

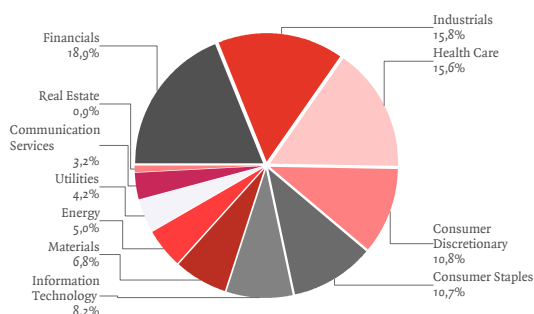
	Fund	Benchmark
1 month	3,61%	3,94%
3 months	6,89%	7,63%
12 months	14,84%	14,79%
3 years, annualised ¹⁾	8,38%	9,22%
5 years, annualised ¹⁾	8,76%	8,80%
2024	6,89%	7,63%

	2019	2020	2021	2022	2023
Fund	26,76%	-1,72%	24,65%	-11,66%	16,80%
Benchmark	26,05%	-3,32%	25,13%	-9,49%	15,83%

Price Index Fund²



Sectors



Key Information as of March 31st 2024

Investment Institution	Zwitserleven Institutionele 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 Europe Index Net EUR
Ongoing charges figure	0,020% (2023)
Obtainable via	Insurance product Zwitserleven

Prices (Euro) and Facts

Net Asset Value End of Month	34,89
Highest price 12 months	34,89
Lowest price 12 months	29,24
Fund size	634.784.582
Outstanding participations	18.194.540
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)*



* Click the symbols for more information

Sustainability and Impact³



ESG-score
72



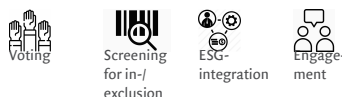
CO₂-uitstoot
41.000
in tonnen



Waternutbruik
5.000
in liter (x1000)

Instruments ESG-policy

(*Click the symbols for more information)



Top Holdings

Novo Nordisk A/S-B	3,81%	Sap Se	1,90%
Asml Holding Nv	3,53%	Novartis -Reg	1,86%
Nestle -Reg	2,64%	Roche Holding -Genuss	1,67%
Lvmh Moet Hennessy Louis V	2,53%	Hsbc Holdings	1,43%
Astrazeneca	1,99%	Siemens	1,41%

Currency and country allocation

EUR	52,44%	United Kingdom	18,53%
GBP	20,35%	France	16,67%
CHF	15,05%	Switzerland	15,30%
DKK	5,44%	Germany	13,21%
SEK	4,63%	Netherlands	8,34%
Other	2,08%	Others	27,95%