



Fund Profile

The Zwitserleven Mixfonds invests about half the portfolio in European equities and the other half in euro government bonds and corporate bonds, within a bandwidth of 45%-55%. If the fund managers expect equities to perform well, they may increase this weighting to a maximum of 55%. The same goes for bonds. The prices for equities and bonds often move in opposite directions, allowing the investor to profit from a more stable return. The fund's investment objective is to at least match the return of the benchmark. All debtors and/or (fixed income) securities in the investment universe obtain an ESG-score. The ESG-score of the portfolio will always exceed the ESG-score of the benchmark. 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

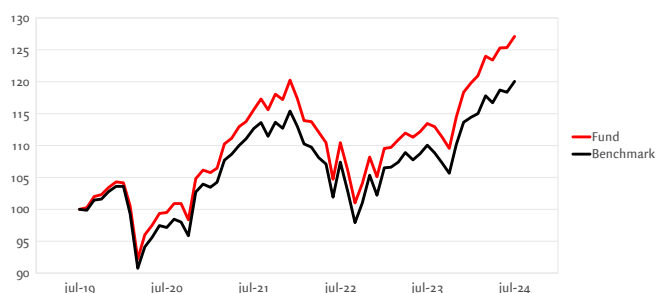
	Fund	Benchmark
Standard deviation 36 m	8,81%	8,74%
Sharpe ratio 36m	0,18	0,06

Net Performance

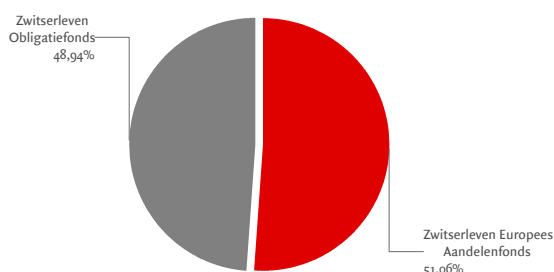
	Fund	Benchmark
1 month	1,41%	1,45%
3 months	3,01%	2,87%
12 months	12,02%	9,11%
3 years, annualised ¹⁾	3,21%	2,14%
5 years, annualised ¹⁾	4,91%	3,72%
2024	7,40%	5,62%

	2019	2020	2021	2022	2023
Fund	16,15%	1,76%	13,33%	-12,60%	12,57%
Benchmark	14,69%	0,32%	11,03%	-11,47%	11,26%

Price Index Fund



Asset Classes



Key Information as of July 31st 2024

Investment Institution	Zwitserleven Institutionele Beleggingsfondsen
Currency	Euro
Inception Date	01-01-1996
Fund Manager	Cardano Asset Management N.V.
Country of Residence	The Netherlands
Benchmark	25% iBoxx € Sovereign 1-10 Index (TR), 25% iBoxx € Non Sovereign Index (TR), 50% MSCI Europe Index Net EUR
Ongoing charges figure	0,050% (2023)
Obtainable via	Insurance product Zwitserleven

Prices (Euro) and Facts

Net Asset Value End of Month	51,92
Highest price 12 months	52,04
Lowest price 12 months	44,56
Fund size	353.275.235
Outstanding participations	6.803.851
Dividend paying	No
SFDR classification	8

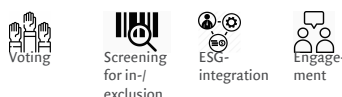
Fundamental Investment Principles (ESG-criteria)



Sustainability and Impact²

ESG	CO₂	Water
ESG-score	CO ₂ -uitstoot	Waterverbruik
73	23.000 in tonnen	1.000 in liter (x1000)

Instruments ESG-policy



Top Equity Holdings

Novo Nordisk A/S-B	5,9%
Asml Holding Nv	5,5%
Sap Se	3,7%
Astrazeneca	3,7%
Intesa Sanpaolo	2,8%

Largest Fixed Income Issuers and Ratings

Debtors (top 5)		Ratings	
France	11,94%	AAA	26,9%
Italy	10,60%	AA	27,3%
Spain	6,78%	A	18,4%
Germany	5,69%	BBB	27,0%
Austria	2,50%	Others	0,5%