



#### 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.

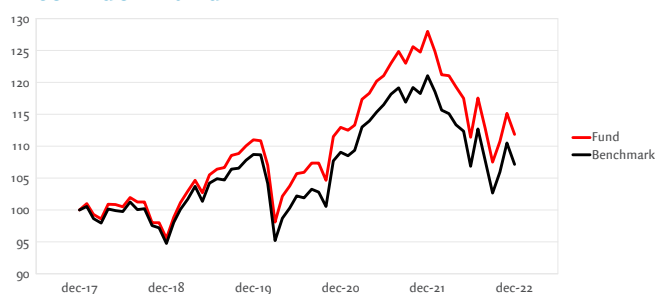
#### Performance and risk characteristics

	Fund	Benchmark
Standard deviation 36m	10,67%	10,77%
Sharpe ratio 36m	0,01	-0,06

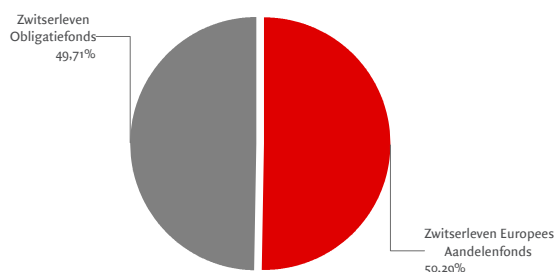
#### Net Performance

	Fund		Benchmark		
1 month	-2,87%		-3,00%		
3 months	4,06%		4,39%		
12 months	-12,60%		-11,47%		
3 years, annualised	0,26%	1)	-0,47%		
5 years, annualised	2,27%	1)	1,39%		
2022	-12,60%		-11,47%		
	2017	2018	2019	2020	2021
Fund	4,71%	-4,45%	16,15%	1,76%	13,33%
Benchmark	5,19%	-5,24%	14,69%	0,32%	11,03%

#### Price Index Fund



#### Asset Classes



#### Key Information as of December 31st 2022

Investment Institution	Zwitserleven Institutionele Beleggingsfondsen
Currency	Euro
Inception Date	01-01-1996
Fund Manager	ACTIAM 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% (2021)
Obtainable via	Insurance product Zwitserleven

#### Prices (Euro) and Facts

Net Asset Value End of Month	42,94
Highest price 12 months	49,49
Lowest price 12 months	40,95
Fund size	318.845.950
Outstanding participations	7.424.731
SFDR classification	8

#### Fundamental Investment Principles (ESG-criteria)\*

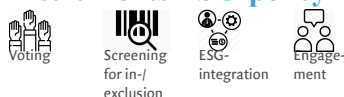


\* Click the symbols for more information

#### Sustainability and Impact<sup>2</sup>

ESG	CO <sub>2</sub>	Waterverbruik
ESG-score	CO <sub>2</sub> -uitstoot in tonnen	Waterverbruik in liter (x1000)
+14,3%	+22,2%	+75,0%
72 Fund	14.000 Fund	1.000 Fund
63 Benchmark	18.000 Benchmark	4.000 Benchmark

#### Instruments ESG-policy



(\*Click the symbols for more information)

#### Top Equity Holdings

Novo Nordisk A/S-B	4,9%
Nestle -Reg	4,1%
Astrazeneca	4,0%
Roche Holding -Genuss	3,9%
Asml Holding Nv	3,7%

#### Largest Fixed Income Issuers and Ratings

Debtors (top 5)		Ratings	
France	9,88%	AAA	20,6%
Italy	9,61%	AA	28,9%
Spain	7,55%	A	18,5%
Germany	5,19%	BBB	32,0%
Austria	2,98%	Others	0,1%