



Fund Profile

Zwitserleven Duurzaam Index Aandelenfonds Europa investes directly and indirectly, via ACTIAM Duurzaam Index Aandelenfonds Europa, 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.

Key Information as of August 31st 2023

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% (2022)
Obtainable via	Insurance product Zwitserleven

Performance and risk characteristics

	Fund	Benchmark
Standard deviation 36m	15,45%	15,37%
Sharpe ratio 36m	0,60	0,67
Tracking error (ex-ante)	0,81%	
Percentage ESG exclusions	9,58%	

Prices (Euro) and Facts

Net Asset Value End of Month	31,07
Highest price 12 months	31,89
Lowest price 12 months	25,25
Fund size	555.825.434
Outstanding participations	17.891.409
SFDR classification	8

Net Performance²

	Fund	Benchmark
1 month	-2,46%	-2,45%
3 months	1,74%	1,88%
12 months	13,27%	13,50%
3 years, annualised ¹⁾	10,11%	11,00%
5 years, annualised ¹⁾	6,41%	6,35%
2023	11,17%	10,55%

Fundamental Investment Principles (ESG-criteria)*



* Click the symbols for more information

Sustainability and Impact³

	2018	2019	2020	2021	2022
Fund	-9,59%	26,76%	-1,72%	24,65%	-11,66%
Benchmark	-10,57%	26,05%	-3,32%	25,13%	-9,49%



ESG-score
71

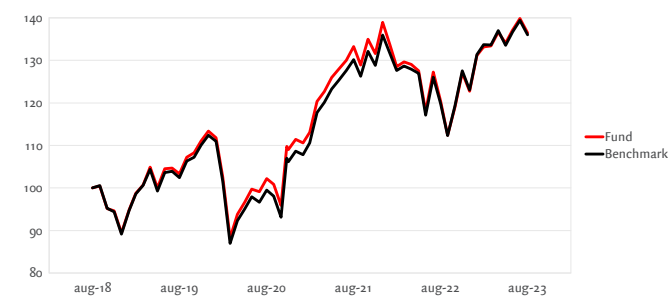


CO₂-uitstoot
63.000
in tonnen



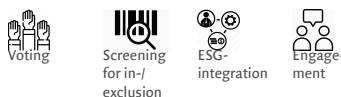
Waternutrient
6.000
in liter (x1000)

Price Index Fund²

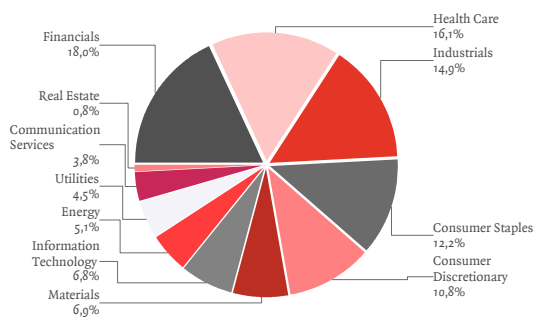


Instruments ESG-policy

(*Click the symbols for more information)



Sectors



Top Holdings

Nestle -Reg	3,24%	Novartis -Reg	2,18%
Novo Nordisk A/S-B	3,07%	Roche Holding -Genuss	2,08%
Lvmh Moet Hennessy Louis V	2,66%	Hsbc Holdings	1,56%
Asml Holding Nv	2,64%	Sap Se	1,50%
Astrazeneca	2,24%	Unilever	1,46%

Currency and country allocation

EUR	51,63%	United Kingdom	19,79%
GBP	20,99%	France	16,83%
CHF	15,98%	Switzerland	16,61%
DKK	4,92%	Germany	12,98%
SEK	4,62%	Netherlands	7,09%
Other	1,86%	Others	26,70%

Zwitserleven Duurzaam Index Aandelenfonds Europa is a sub-fund of Zwitserleven Institutionele Beleggingsfondsen. Cardano Asset Management N.V. (Cardano) is the fund manager. In its capacity as fund manager, Cardano is registered with the Netherlands Authority for the Financial Markets (AFM). The prospectus and Key Investor Information Document for this sub-fund are available via www.actiam.com/nl/fonds/informatie. This factsheet should not be regarded as investment advice. The value of your investment can fluctuate. Past performance is no guarantee of future returns. 1) Based on geometric mean values. 2) The historical returns have been taken over from ACTIAM Duurzaam Index Aandelenfonds Europa, which has used an identical investment policy till 24 November 2020. 3) The information Sustainability and Impact relates to data from last month. This factsheet has been translated from the original factsheet in Dutch. In case of any doubt or ambiguity in the English text, the