



#### Fund Profile

The Zwitserleven Mixfonds invests about half the portfolio in European equities and the other half in euro government bonds and corporate bonds. The default asset allocation is 50/50. 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.

#### Performance and risk characteristics

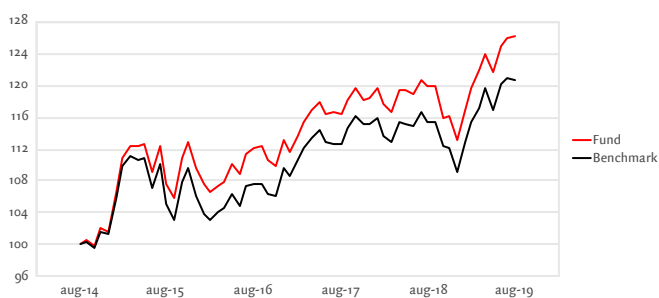
Standard deviation 36m	5,44%
Sharpe ratio 36m	0,70

#### Net Performance

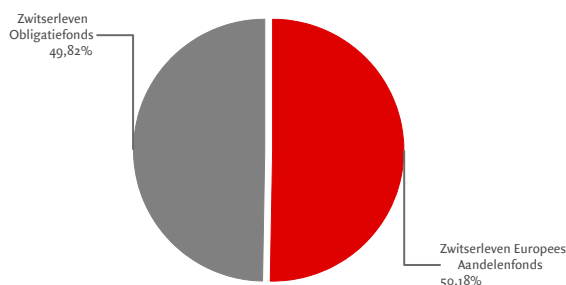
	Fund	Benchmark
1 month	0,17%	-0,18%
3 months	3,82%	3,30%
12 months	5,31%	4,67%
3 years, annualised <sup>1)</sup>	4,03%	3,91%
5 years, annualised <sup>1)</sup>	4,76%	3,83%
2019	11,56%	10,50%

	2014	2015	2016	2017	2018
Fund	8,58%	7,86%	3,22%	4,71%	-4,45%
Benchmark	9,02%	4,87%	3,15%	5,19%	-5,24%

#### Price Index Fund



#### Asset Classes



#### Key Information as of August 31st 2019

Investment Institution	Zwitserleven Mix 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% (2018)
Obtainable via	Insurance product Zwitserleven

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

Companies, sovereigns and institutions will be evaluated on environmental, social and governance (ESG) issues covered by Fundamental Investment Principles: human rights, fundamental labour rights, corruption, the environment, weapons, animal welfare, client and product integrity. Violations of the principles may lead to exclusion.



#### Prices (Euro) and Facts

Net Asset Value End of Month	40,92
Highest price 12 months	41,10
Lowest price 12 months	36,26

Fund size	350.435.305
Outstanding participations	8.558.242

#### Top Equity Holdings

Roche Holding -Genuss	3,9%
Diageo	3,2%
Danone	2,9%
Iberdrola	2,8%
Astrazeneca	2,4%
Allianz -Reg	2,3%
Schneider Electric Se	2,2%
Asm Lithography Holding	2,1%
Novo-Nordisk -B	2,1%

#### Largest Fixed Income Issuers and Ratings

##### Debtors (top 5)

Italy	11,27%
France	8,97%
Spain	7,62%
Germany	4,49%
Netherlands	2,98%
<b>Ratings</b>	
AAA	29,5%
AA	25,7%
A	20,1%
BBB	24,4%
Others	0,2%