



Fund Profile

Zwitserleven Credits Fonds invests predominately in corporate bonds of exchange listed companies of investment grade quality and denominated in euro. The fund invests at least 90% with a minimum average rating of BBB- and a maximum of 10% in assets with a lower average rating. The weighted average rating of the portfolio is at least BBB+. The fund consists of bonds issued by 40 or more different issuing entities. The fund has a sustainable investment objective and aims 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.

Key Information as of October 31st 2021

| | |
|------------------------|---|
| Investment Institution | Zwitserleven Institutionele Beleggingsfondsen |
| Currency | Euro |
| Inception Date | 02-19-2001 |
| Fund Manager | ACTIAM N.V. |
| Country of Residence | The Netherlands |
| Ongoing charges figure | 0,040% (2020) |
| Obtainable via | Insurance product Zwitserleven |
| Benchmark | iBoxx € Corporates Index (TR) |

Performance and risk characteristics

| | Fund | Benchmark |
|------------------------|--------|-----------|
| Standard deviation 36m | 5,30% | 5,20% |
| Sharpe ratio 36m | 0,53 | 0,52 |
| Yield | 0,81% | 0,71% |
| Average rating | BBB+ | BBB+ |
| Modified Duration | 5,33 | |
| Green Bonds | 17,07% | |

Prices (Euro) and Facts

| | |
|------------------------------|-------------|
| Net Asset Value End of Month | 11,21 |
| Highest price 12 months | 11,44 |
| Lowest price 12 months | 11,19 |
| Fund size | 914.537.168 |
| Outstanding participations | 81.589.314 |
| SFDR classification | 9 |

Net Performance

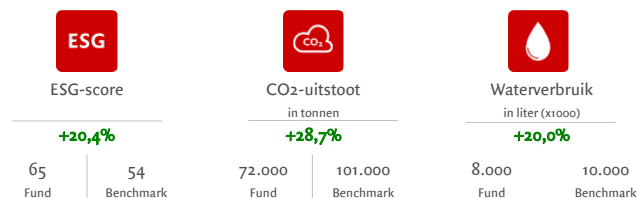
| | Fund | | Benchmark | | |
|---------------------|--------|-------|-----------|-------|-------|
| 1 month | -0,82% | | -0,73% | | |
| 3 months | -1,80% | | -1,79% | | |
| 12 months | 0,09% | | 0,04% | | |
| 3 years, annualised | 2,50% | 1) | 2,42% | | |
| 5 years, annualised | 1,72% | 1) | 1,66% | | |
| 2021 | -1,08% | | -1,12% | | |
| | 2016 | 2017 | 2018 | 2019 | 2020 |
| Fund | 4,79% | 2,26% | -0,97% | 6,22% | 2,83% |
| Benchmark | 4,72% | 2,37% | -1,29% | 6,29% | 2,73% |

Fundamental Investment Principles (ESG-criteria)*



* Click the symbols for more information

Sustainability and Impact²



Price Index Fund



Instruments ESG-policy

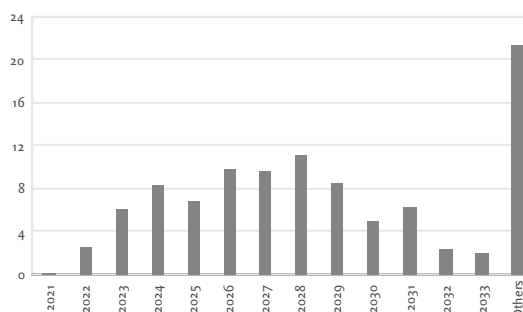
(*Click the symbols for more information)



Issuers / ratings

| Debtors (top 5) | | Ratings | |
|----------------------|-------|---------|-------|
| Jpmorgan Chase & Co | 1,98% | AAA | 2,3% |
| Bnp Paribas Sa | 1,92% | AA | 4,9% |
| Societe Generale Sa | 1,77% | A | 36,9% |
| Caixabank Sa | 1,58% | BBB | 53,1% |
| Bank Of America Corp | 1,57% | Others | 2,9% |

Maturity Date (%)



Sectors

