



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.

Performance and risk characteristics

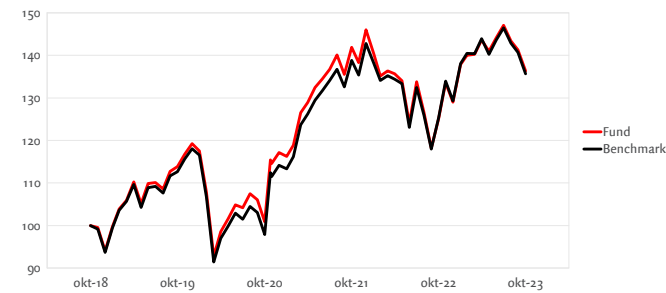
	Fund	Benchmark
Standard deviation 36m	15,31%	15,21%
Sharpe ratio 36m	0,63	0,69
Tracking error (ex-ante)	0,87%	
Percentage ESG exclusions	9,58%	

Net Performance²

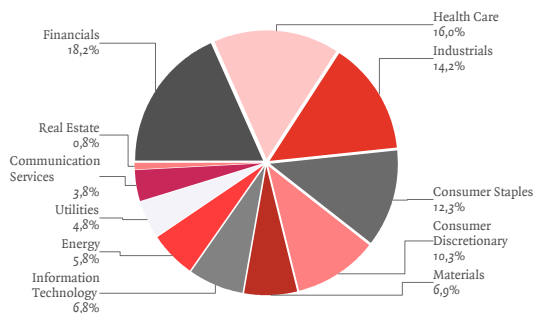
	Fund	Benchmark
1 month	-3,53%	-3,57%
3 months	-7,29%	-7,40%
12 months	9,00%	8,22%
3 years, annualised ¹⁾	10,58%	11,50%
5 years, annualised ¹⁾	6,39%	6,29%
2023	5,67%	4,94%

	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%

Price Index Fund²



Sectors



Key Information as of October 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

Prices (Euro) and Facts

Net Asset Value End of Month	29,53
Highest price 12 months	31,89
Lowest price 12 months	26,89
Fund size	390.342.284
Outstanding participations	13.218.911
SFDR classification	8

Fundamental Investment Principles (ESG-criteria)*



* Click the symbols for more information

Sustainability and Impact³



ESG-score
71



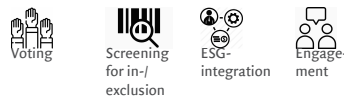
CO₂-uitstoot
34.000
in tonnen



Waterbruik
3.000
in liter (x1000)

Instruments ESG-policy

(*Click the symbols for more information)



Top Holdings

Novo Nordisk A/S-B	3,42%	Novartis -Reg	2,16%
Nestle -Reg	3,21%	Roche Holding -Genuss	1,96%
Asml Holding Nv	2,62%	Hsbc Holdings	1,64%
Lvmh Moet Hennessy Louis V	2,41%	Sap Se	1,58%
Astrazeneca	2,22%	Unilever	1,41%

Currency and country allocation

EUR	50,82%	United Kingdom	19,93%
GBP	21,47%	France	16,30%
CHF	15,74%	Switzerland	16,05%
DKK	5,11%	Germany	12,75%
SEK	4,66%	Netherlands	7,32%
Other	2,19%	Others	27,65%