



Fund Profile

Zwitserleven Europees Aandelenfonds invests in companies in EU Member states, Switzerland and Norway. The fund's financial return is to at least match the return of the benchmark while remaining within an established risk framework. To deliver on this objective, the asset manager deploys an active investment strategy, capitalising on anticipated market trends. In order to deliver on sustainability ambitions, all companies in the fund are assessed on their environmental, social and governance performance (ESG criteria). An ESG score is assigned to all companies in the investment universe. The ESG score of the portfolio is always higher than the ESG score of the benchmark.

Performance and risk characteristics

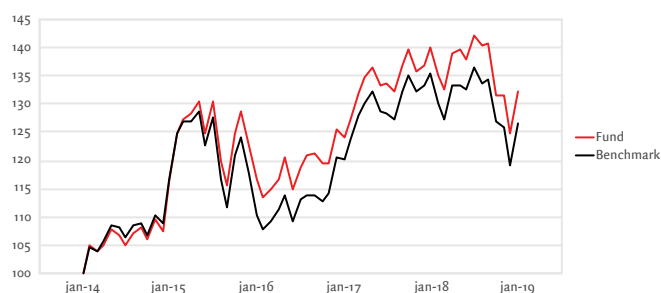
| | |
|------------------------|--------|
| Standard deviation 36m | 10,00% |
| Sharpe ratio 36m | 0,40 |
| Tracking error | 1,90% |
| Active share | 62,74 |

Net Performance

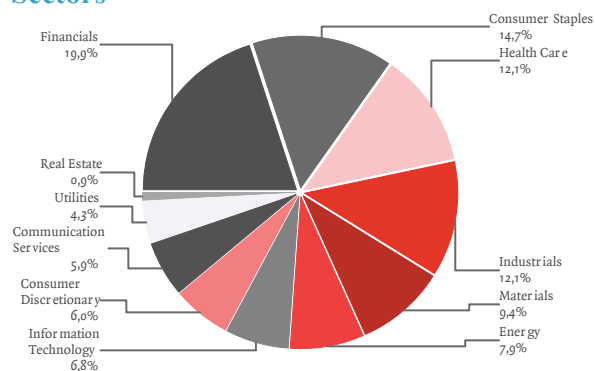
| | Fund | Benchmark |
|-----------------------------------|--------|-----------|
| 1 month | 6,13% | 6,19% |
| 3 months | 0,47% | -0,55% |
| 12 months | -5,46% | -6,53% |
| 3 years, annualised ¹⁾ | 4,26% | 4,62% |
| 5 years, annualised ¹⁾ | 5,75% | 4,80% |
| 2019 | 6,13% | 6,19% |

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|-----------|-------|--------|-------|--------|---------|
| Fund | 5,32% | 13,81% | 2,33% | 9,10% | -8,87% |
| Benchmark | 6,84% | 8,22% | 2,58% | 10,24% | -10,57% |

Price Index Fund



Sectors



Key Information as of January 31st 2019

| | |
|------------------------|---|
| Investment Institution | Zwitserleven Beleggingsfondsen |
| Currency | Euro |
| Inception Date | 04-01-2005 |
| Fund Manager | ACTIAM N.V. |
| Country of Residence | The Netherlands |
| Benchmark | MSCI Europe Index Net EUR |
| Ongoing charges figure | 0,040% (2017) |
| Obtainable via | Insurance product Zwitserleven (or Reaal) |

Fundamental Investment Principles (ESG-criteria)

Companies 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 | 18,50 |
| Highest price 12 months | 20,80 |
| Lowest price 12 months | 17,03 |

| | |
|------------------------------|---------------|
| Last Dividend regarding 2017 | 0,55 |
| Fund size | 1.136.573.562 |
| Outstanding participations | 61.425.260 |

Top Holdings

| | |
|-----------------------|------|
| Roche Holding -Genuss | 3,9% |
| Total Sa | 3,1% |
| Diageo | 2,9% |
| Nestle -Reg | 2,8% |
| Sanofi | 2,8% |
| Glaxosmithkline | 2,5% |
| Allianz -Reg | 2,3% |
| Iberdrola | 2,3% |
| Ahold Delhaize | 2,0% |

Countries

