



#### Fund Profile

The Zwitsersleven 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

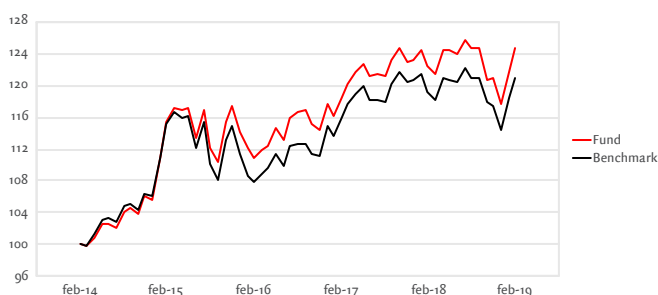
Standard deviation 36m	5,29%
Sharpe ratio 36m	0,69

#### Net Performance

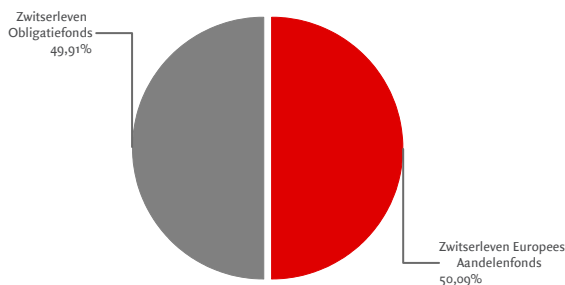
	Fund	Benchmark
1 month	2,34%	2,12%
3 months	3,19%	2,99%
12 months	1,87%	1,51%
3 years, annualised <sup>1)</sup>	3,97%	3,85%
5 years, annualised <sup>1)</sup>	4,50%	3,87%
2019	5,85%	5,66%

	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 February 28th 2019

Investment Institution	Zwitsersleven 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 Zwitsersleven

#### 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	38,83
Highest price 12 months	39,46
Lowest price 12 months	36,26

Fund size	336.818.728
Outstanding participations	8.674.896

#### Top Equity Holdings

Roche Holding -Genuss	4,0%
Total Sa	3,0%
Nestle -Reg	2,8%
Diageo	2,8%
Sanofi	2,6%
Glaxosmithkline	2,5%
Allianz -Reg	2,3%
Iberdrola	2,2%
Schneider Electric Se	2,0%

#### Largest Fixed Income Issuers and Ratings

Debtors (top 5)	
Italy	9,72%
France	8,52%
Germany	8,31%
Spain	7,10%
Netherlands	4,26%
Ratings	
AAA	33,2%
AA	24,7%
A	19,1%
BBB	22,8%
Others	0,2%