



#### Fund Profile

Zwitserleven Index Aandelenfonds Europa investes direct en indirect, via Cardano ESG Transition Enhanced Index Equity Europe, 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

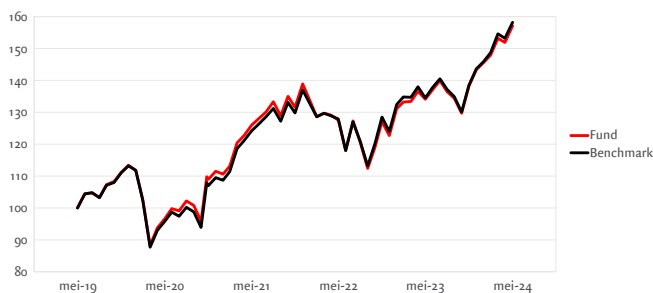
	Fund	Benchmark
Standard deviation 36 m	13,60%	13,41%
Sharpe ratio 36m	0,45	0,52
Tracking error (ex-ante)	0,76%	
Percentage ESG exclusions	9,76%	

#### Net Performance<sup>2</sup>

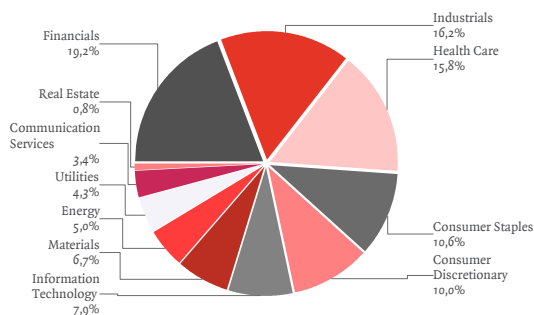
	Fund	Benchmark
1 month	3,45%	3,26%
3 months	6,23%	6,36%
12 months	17,15%	17,56%
3 years, annualised <sup>1)</sup>	7,64%	8,40%
5 years, annualised <sup>1)</sup>	9,45%	9,60%
2024	9,60%	10,14%

	2019	2020	2021	2022	2023
Fund	26,76%	-1,72%	24,65%	-11,66%	16,80%
Benchmark	26,05%	-3,32%	25,13%	-9,49%	15,83%

#### Price Index Fund<sup>2</sup>



#### Sectors



#### Key Information as of May 31st 2024

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% (2023)
Obtainable via	Insurance product Zwitserleven

#### Prices (Euro) and Facts

Net Asset Value End of Month	35,77
Highest price 12 months	36,08
Lowest price 12 months	29,24
Fund size	643.028.093
Outstanding participations	17.976.220
SFDR classification	8

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



\* Click the symbols for more information

#### Sustainability and Impact<sup>3</sup>



ESG-score  
72



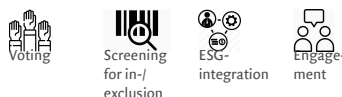
CO<sub>2</sub>-uitstoot  
44.000  
in tonnen



Waternutbruik  
6.000  
in liter (x1000)

#### Instruments ESG-policy

(\*Click the symbols for more information)



#### Top Holdings

Novo Nordisk A/S-B	4,00%	Novartis -Reg	1,89%
Asml Holding Nv	3,43%	Sap Se	1,73%
Nestle -Reg	2,60%	Roche Holding -Genuss	1,65%
Astrazeneca	2,25%	Hsbc Holdings	1,60%
Lvmh Moet Hennessy Louis V	2,10%	Schneider Electric Se	1,42%

#### Currency and country allocation

EUR	51,83%	United Kingdom	19,49%
GBP	20,71%	France	16,24%
CHF	14,92%	Switzerland	15,21%
DKK	5,60%	Germany	12,90%
SEK	4,87%	Netherlands	8,13%
Other	2,06%	Others	28,03%