finpension

finpension Global 100 (Pension)

Investment risk: very high

Factsheet as at 30.11.2024

Brief description

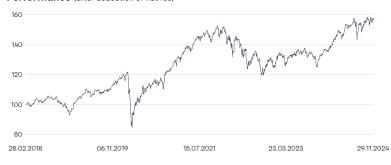
The finpension Global 100 strategy invests almost 100% in equities. The investment is passive and globally diversified. Swisscanto's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds can reclaim a large part of the withholding taxes on foreign dividends and interest. No stamp duties are payable on purchases and sales.

Key facts

Reference currency CHF
Flat fee 0.39 %
Fund costs (TER) 0.00 %
Custody fees none
Transaction fees none

Rebalancing weekly, on the second banking day of the week

Performance (after deduction of flat fee)



| Return | 2024 | 2023 | 2022 | 2021 | 2020 |
|--------|-------|------|--------|-------|------|
| in % | 15.63 | 9.03 | -17.54 | 20.57 | 7.02 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative | 15.63 | 18.59 | 8.26 | 37.27 | n/a |
| annualised p.a. | n/a | 18.59 | 2.68 | 6.54 | n/a |

| A I . I | |
|----------------------------|--------|
| Asset classes | |
| Cash | 1.0 % |
| Equities | 99.0 % |
| Currencies | |
| Swiss Franc | 60.0 % |
| US Dollar | 21.3 % |
| Other | 11.5 % |
| Euro | 2.6 % |
| Japanese Yen | 2.5 % |
| Pound Sterling | 1.3 % |
| Australian Dollar | 0.7 % |
| Regions | |
| Switzerland | 40.00 |
| North America | 40.0 % |
| | 37.4 % |
| Asia | 12.0 % |
| Europe | 6.0 % |
| Not classified | 2.7 % |
| Oceania | 1.1 % |
| South America | 0.5 % |
| Africa | 0.3 % |
| Sectors | |
| Health Care | 18.9 % |
| Financials | 17.5 % |
| Consumer Discretionary | 15.5 % |
| Industrials | 14.8 % |
| Information Technology | 14.3 % |
| Communication Services | 4.6 % |
| Materials | 4.0 % |
| Consumer Staples | 3.5 % |
| Energy | 2.7 % |
| Utilities | 1.4 % |
| Not classified | 1.4 % |
| Real Estate | 1.4 % |
| Top 10 holdings | |
| NESTLE S.A. | 5.0 % |
| ROCHE HLDG AG | 4.7 % |
| NOVARTIS AG | 4.5 % |
| UBS AG | 2.0 % |
| APPLE INC. | 2.0 % |
| MICROSOFT CORPORATION | 1.8 % |
| ABB LTD | 1.8 % |
| ZURICH INSURANCE GROUP LTD | 1.7 % |
| COMPAGNIE FINANCIERE | 70 |
| RICHEMONT SA | 1.6 % |
| NVIDIA CORP | 1.5 % |
| | |

finpension

Position List

| Asset name | ISIN | Weight |
|---|--------------|--------|
| Cash | | 1% |
| Cash | | 1% |
| Equities | | 99 % |
| Swisscanto (CH) Index Equity Fund Large Caps Switzerland NT CHF | CH0215804714 | 29 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NT CHF | CH0117044948 | 20 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NTH CHF | CH0296590281 | 20 % |
| Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH NT CHF | CH0267153598 | 10 % |
| Swisscanto (CH) Index Equity Fund Emerging Markets NT CHF | CH0117044971 | 10 % |
| Swisscanto (CH) Index Equity Fund Small & Mid Caps Switzerland NT CHF | CH0132501898 | 10 % |

Provider

Foundation finpension 3a Retirement Savings Foundation

Foundation domicile Schwyz (SZ)

Regulatory oversight BVG/LPP & Foundation Supervisory Authority for Central Switzerland (ZBSA)

Auditor VATAR AG

Custody bank Swisscanto by Zürcher Kantonalbank

Foundation management finpension AG, Lucerne

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee with regard to correctness and completeness and accept no liability for losses that may occur through the use of this information.

An investment of 3a funds in this investment strategy requires a retirement savings agreement with finpension 3a Retirement Savings Foundation. The valid provisions of the Retirement Savings Regulations, the Investment Regulations, the Organisational Regulations and the Fee Schedule of the foundation as well as the Terms of Use of the application shall apply to the relationship between the account holder, his survivors and finpension 3a Retirement Savings Foundation. All information is available at www.finpension.ch/3a.