

finpension Global 60 (Pension)

Investment risk: **high**

Factsheet as at 28.02.2025

Brief description

The finpension Global 60 strategy invests 60% in equities, 9% in real estate and 30% in bonds. The investment is passive and globally diversified. Credit Suisse'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) | 0.01 % |
| Custody fees | none |
| Transaction fees | none |
| Rebalancing | weekly, on the second banking day of the week |

Performance (after deduction of flat fee)



| Return | 2025 | 2024 | 2023 | 2022 | 2021 |
|--------|------|-------|------|--------|-------|
| in % | 3.41 | 10.20 | 7.26 | -17.01 | 13.20 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 3.41 | 11.04 | 8.36 | 27.68 | 56.64 |
| annualised p.a. | n/a | 11.04 | 2.71 | 5.01 | 4.59 |

Asset classes

| | |
|-------------|--------|
| Cash | 1.0 % |
| Equities | 60.0 % |
| Bonds | 30.0 % |
| Real Estate | 9.0 % |

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 71.0 % |
| US Dollar | 16.0 % |
| Other | 8.0 % |
| Japanese Yen | 1.8 % |
| Euro | 1.7 % |
| Pound Sterling | 0.9 % |
| Australian Dollar | 0.5 % |

Regions

| | |
|----------------|--------|
| North America | 37.1 % |
| Switzerland | 35.6 % |
| Europe | 11.9 % |
| Asia | 11.0 % |
| Oceania | 1.4 % |
| Not classified | 1.3 % |
| South America | 1.0 % |
| Africa | 0.6 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 18.9 % |
| Financials | 18.3 % |
| Information Technology | 14.1 % |
| Industrials | 12.1 % |
| Consumer Discretionary | 9.8 % |
| Consumer Staples | 8.9 % |
| Materials | 5.9 % |
| Communication Services | 5.2 % |
| Energy | 2.6 % |
| Real Estate | 2.5 % |
| Utilities | 1.6 % |

Top 10 holdings

| | |
|--|-------|
| NESTLE S.A. | 2.9 % |
| ROCHE HLDG AG | 2.8 % |
| NOVARTIS AG | 2.7 % |
| CREDIT SUISSE INDEX FUND (LUX) SICAV - CSIF (LUX) EQUITY | |
| EMU BLUE -DB- EUR | 2.0 % |
| UBS AG | 1.3 % |
| APPLE INC. | 1.2 % |
| ZURICH INSURANCE GROUP | 1.2 % |
| ABB LTD | 1.2 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 1.1 % |
| NVIDIA CORP | 1.0 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 60 % |
| UBS (CH) Index Fund - Equities Switzerland Large Capped NSL I-X-acc | CH0033782431 | 18 % |
| CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB | CH0429081620 | 12 % |
| CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH | CH0429081638 | 12 % |
| CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB | CH0214967314 | 6 % |
| UBS (CH) Index Fund - Equities Emerging Markets NSL I-B-acc | CH0017844686 | 6 % |
| UBS (CH) Index Fund - Equities Switzerland Small & Mid I-X-acc | CH0110869143 | 6 % |
| Bonds | | 30 % |
| UBS (CH) Index Fund - Bonds Global ex CHF Corporate NSL (CHF hedged) I-X-acc | CH0189956813 | 12 % |
| UBS (CH) Index Fund - Bonds CHF NSL I-X-acc | CH0039003055 | 9 % |
| UBS (CH) Index Fund 2 - Bonds Global ex CHF Government NSL (CHF hedged) I-X-acc | CH0188772989 | 6 % |
| UBS (CH) Index Fund - Bonds USD Emerging Markets Government NSL (CHF hedged) I-B-acc | CH0259132261 | 3 % |
| Real Estate | | 9 % |
| CSIF (CH) III Real Estate World ex CH - Pension Fund ZB | CH0217837456 | 5 % |
| UBS (CH) Index Fund 2 - Real Estate Switzerland Funds NSL I-X-acc | CH0036599816 | 4 % |

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 | Credit Suisse (Schweiz) AG |
| Foundation management | finpension AG, Lucerne |

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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.