

finpension Global 80

Investment risk: **very high**

Factsheet as at 31.05.2024

Brief description

The finpension Global 80 strategy invests 80% in equities, 9% in real estate and 10% in bonds. 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 % | 9.24 | 8.04 | -17.53 | 18.09 | 5.58 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 9.24 | 12.42 | 4.85 | 34.19 | n/a |
| annualised p.a. | n/a | 12.42 | 1.59 | 6.06 | n/a |

Asset classes

| | |
|-------------|--------|
| Cash | 1.0 % |
| Equities | 80.0 % |
| Bonds | 10.0 % |
| Real Estate | 9.0 % |

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 63.0 % |
| US Dollar | 19.7 % |
| Other | 10.1 % |
| Euro | 2.5 % |
| Japanese Yen | 2.5 % |
| Pound Sterling | 1.4 % |
| Australian Dollar | 0.9 % |

Regions

| | |
|----------------|--------|
| Switzerland | 39.3 % |
| North America | 36.1 % |
| Asia | 11.1 % |
| Europe | 8.0 % |
| Not classified | 3.6 % |
| Oceania | 1.2 % |
| South America | 0.5 % |
| Africa | 0.2 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 18.5 % |
| Financials | 16.9 % |
| Consumer Discretionary | 16.7 % |
| Industrials | 15.0 % |
| Information Technology | 13.7 % |
| Communication Services | 4.6 % |
| Materials | 4.1 % |
| Consumer Staples | 3.6 % |
| Energy | 2.9 % |
| Utilities | 1.4 % |
| Real Estate | 1.4 % |
| Not classified | 1.3 % |

Top 10 holdings

| | |
|----------------------------|-------|
| NESTLE S.A. | 4.9 % |
| NOVARTIS AG | 3.7 % |
| ROCHE HLDG AG | 3.4 % |
| UBS AG | 1.6 % |
| MICROSOFT CORPORATION | 1.5 % |
| ABB LTD | 1.5 % |
| APPLE INC. | 1.4 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 1.4 % |
| ZURICH INSURANCE GROUP LTD | 1.3 % |
| NVIDIA CORP | 1.0 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 80 % |
| Swisscanto (CH) Index Equity Fund Large Caps Switzerland NT CHF | CH0215804714 | 24 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NT CHF | CH0117044948 | 16 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NTH CHF | CH0296590281 | 16 % |
| Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH NT CHF | CH0267153598 | 8 % |
| Swisscanto (CH) Index Equity Fund Emerging Markets NT CHF | CH0117044971 | 8 % |
| Swisscanto (CH) Index Equity Fund Small & Mid Caps Switzerland NT CHF | CH0132501898 | 8 % |
| Bonds | | 10 % |
| Swisscanto (CH) Index Bond Fund Corp. World hedged CHF NTH1 CHF | CH0117052511 | 4 % |
| Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF (I) NT CHF | CH0117045036 | 3 % |
| Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF | CH0117045317 | 2 % |
| Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF | CH0398970274 | 1 % |
| Real Estate | | 9 % |
| Swisscanto (CH) Index Real Estate Fund Switzerland indirect NT CHF | CH0117052545 | 4 % |
| Swisscanto (CH) IPF I Index Real Estate Fund North America indirect NT CHF | CH0215804730 | 3 % |
| Swisscanto (CH) Index Real Estate Fund Asia indirect NT CHF | CH0117052669 | 1 % |
| Swisscanto (CH) Index Real Estate Fund Europe (ex CH) indirect NT CHF | CH0117052586 | 1 % |

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 |

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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.