# finpension

## finpension Global 80

Investment risk: very high

Factsheet as at 31.05.2024

#### **Brief description**

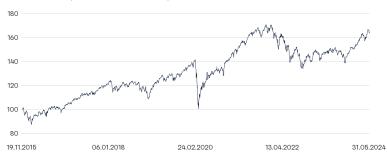
The finpension Global 80 strategy invests 80% in equities, 9% in real estate and 10% in bonds. The investment is passive and globally diversified. UBS's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds can reclaim a large 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) 0.03 %
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 %	8.79	8.18	-17.97	18.02	5.79

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	8.79	12.07	4.16	33.52	n/a
annualised p.a.	n/a	12.07	1.37	5.95	n/a

Asset classes	
Cash	1.0 %
Equities	80.0 %
Bonds	10.0 %
Real Estate	9.0 %
Currencies	<i>(</i> = 0 0 <i>(</i>
Swiss Franc	67.0 %
US Dollar	17.7 %
Other	8.6 %
Euro	3.7 % 2.0 %
Japanese Yen Australian Dollar	0.6 %
Pound Sterling	0.4 %
Tourid oterming	0.4 70
Regions	
Switzerland	39.9 %
North America	35.7 %
Asia	12.2 %
Europe	8.9 %
Not classified	1.2 %
Oceania	1.2 %
South America	0.6 %
Africa	0.3 %
Sectors	
Not classified	26.5 %
Financials	18.6 %
Consumer Discretionary	16.1 %
Health Care	13.3 %
Consumer Staples	7.8 %
Industrials	7.6 %
Information Technology	5.0 %
Energy	2.1 %
Real Estate	1.4 %
Communication Services	0.9 %
Materials	0.7 %
Top 10 holdings	
UBS (CH) Institutional 2 - Equities	
USA Passive II I-X	23.2 %
NESTLE S.A.	4.9 %
NOVARTIS AG	3.6 %
ROCHE HLDG AG	3.3 %
UBS (CH) Institutional - Equities	
Europe Passive II I-X	2.5 %
UBS (CH) Institutional 2 - Equities	
Japan Passive II I-X	2.1 %
UBS (LUX) INST FUND - EQ	
EUROPE (EX SWITZ) PASSIVE II XA	1.8 %
UBS GROUP AG	1.6 %
ABB LTD	1.5 %
COMPAGNIE FINANCIERE	1.5 70
RICHEMONT SA	1.4 %

# finpension

### **Position List**

Asset name	ISIN	Weight
Cash		1%
Cash		1%
Equities		80 %
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	24 %
UBS (CH) Institutional Fund 2 - Equities Global Passive II I-X-acc	CH0046164783	16 %
UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-X-acc	CH0147419797	16 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II I-X-acc	CH0252809717	8 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	8 %
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	8 %
Bonds		10 %
UBS (CH) Institutional Fund - Global Corporate Bonds Passive (CHF hedged) II I-X-acc	CH0184182670	4 %
UBS AST Obligationen CHF Indexiert I-X-acc	CH0121950445	3 %
UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc	CH0022650888	2 %
UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc	CH0244558836	1%
Real Estate		9 %
UBS (CH) Institutional Fund 2 - Global Real Estate Securities Passive (CHF hedged) II I-X-acc	CH0047710147	5 %
UBS (CH) Institutional Fund 3 - Swiss Real Estate Securities Selection Passive II I-X-acc	CH0042114378	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 UBS Switzerland AG 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.