finpension

finpension Global 80 (Pension)

Investment risk: **very high**

Factsheet as at 31.07.2025

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)	0.00 %
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 %	4.38	12.50	8.30	-17.97	18.02

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	4.38	5.30	19.12	38.08	n/a
annualised p.a.	n/a	5.30	6.00	6.67	n/a

Asset classes

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

Currencies

Swiss Franc	50.7 %
US Dollar	30.6 %
Other	10.2 %
Euro	3.4 %
Japanese Yen	2.8 %
Pound Sterling	1.6 %
Australian Dollar	0.6 %

Regions

Switzerland	40.0 %
North America	37.8 %
Asia	10.7 %
Europe	8.6 %
Oceania	1.1 %
Not classified	1.0 %
South America	0.5 %
Africa	0.3 %

Sectors

Not classified	26.5 %
Health Care	15.8 %
Financials	13.9 %
Information Technology	12.4 %
Industrials	8.5 %
Consumer Staples	6.4 %
Consumer Discretionary	6.0 %
Materials	4.1 %
Communication Services	3.9 %
Real Estate	1.6 %
Energy	0.8 %

Top 10 holdings

UBS (CH) Institutional 2 - Equities USA Passive II I-X	23.0 %
NESTLE S.A.	3.9 %
NOVARTIS AG	3.7 %
ROCHE HLDG AG	3.5 %
UBS (CH) Institutional - Equities Europe Passive II I-X	2.3 %
UBS (CH) Institutional 2 - Equities Japan Passive II I-X	1.8 %
UBS (LUX) INST FUND - EQ EUROPE (EX SWITZ) PASSIVE II XA	1.8 %
ZURICH INSURANCE GROUP LTD	1.6 %
UBS GROUP AG	1.6 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.6 %

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Pillar 3a

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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

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.