

finpension Global 80

Investment risk: **very high**

Factsheet as at 31.12.2021

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. 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 % plus VAT
External product costs (TER)	0.02 %
Custody fees	none
Transaction fees	none
Rebalancing	weekly, on the second banking day of the week

Performance (after deduction of flat fee)



Return	2021	2020	2019	2018	2017
in %	18.09	6.04	23.27	-8.65	16.48

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	18.09	18.09	54.37	64.26	n/a
annualised p.a.	n/a	18.09	15.57	10.43	n/a

Asset classes

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

Currencies

Swiss Franc	63.5 %
United States Dollar	19.7 %
Other	9.9 %
Euro	2.5 %
Japanese Yen	2.3 %
Pound Sterling	1.5 %
Australian Dollar	0.5 %
New Zealand Dollar	0.1 %

Regions

Switzerland	38.8 %
North America	35.8 %
Asia	12.3 %
Europe	10.2 %
Oceania	1.3 %
South America	0.6 %
Not classified	0.5 %
Africa	0.4 %

Sectors

Health Care	20.3 %
Financials	14.8 %
Information Technology	14.2 %
Industrials	13.5 %
Consumer Discretionary	10.3 %
Consumer Staples	10.2 %
Communication Services	5.3 %
Materials	4.3 %
Real Estate	2.9 %
Energy	2.2 %
Utilities	1.7 %
Not classified	0.3 %

Top 10 holdings

ROCHE HLDG AG	4.5 %
NESTLE SA	4.4 %
NOVARTIS AG	3.4 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.4 %
APPLE INC	1.2 %
ZURICH INSURANCE GROUP	1.1 %
LONZA GROUP AG	1.1 %
UBS AG	1.1 %
MICROSOFT CORP	1.0 %
ABB LTD	1.0 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		80 %
CSIF (CH) Equity Switzerland Large Cap Blue ZB	CH0033782431	24 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB	CH0429081620	16 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH	CH0429081638	16 %
CSIF (CH) Equity Emerging Markets Blue DB	CH0017844686	8 %
CSIF (CH) Equity Switzerland Small & Mid Cap ZB	CH0110869143	8 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	8 %
Bonds		10 %
CSIF (CH) Bond Corporate Global ex CHF Blue ZBH	CH0189956813	4 %
CSIF (CH) Bond Switzerland AAA-BBB Blue ZB	CH0039003055	3 %
CSIF (CH) I Bond Government Global ex CHF Blue ZBH	CH0188772989	2 %
CSIF (CH) Bond Government Emerging Markets USD Blue DBH	CH0259132261	1 %
Real Estate		9 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	5 %
CSIF (CH) I Real Estate Switzerland Blue ZB	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 (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.