

## finpension Sustainable O (Pension)

Investment risk: **very low**

Factsheet as at 28.02.2025

### Brief description

The finpension Sustainable O strategy invests 99% in short to medium-term bonds listed on the Swiss Stock Exchange. The investment is passive and tracks the SBI AAA-BBB 1-5Y index. The Credit Suisse institutional index fund is used to implement the investment strategy. 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 %   | -0.14 | 3.43 | 2.97 | -5.62 | -0.85 |

| Return in %     | YTD   | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative      | -0.14 | 3.05   | 2.06    | -1.56   | -2.30    |
| annualised p.a. | n/a   | 3.05   | 0.68    | -0.31   | -0.23    |

### Asset classes

|       |        |
|-------|--------|
| Cash  | 1.0 %  |
| Bonds | 99.0 % |

### Currencies

|             |         |
|-------------|---------|
| Swiss Franc | 100.0 % |
|-------------|---------|

### Regions

|                |        |
|----------------|--------|
| Switzerland    | 63.3 % |
| Europe         | 14.4 % |
| North America  | 10.5 % |
| Not classified | 10.2 % |
| Oceania        | 1.7 %  |

## Position List

| Asset name                                      | ISIN         | Weight      |
|---|--------------|-------------|
| <b>Cash</b>                                     |              | <b>1 %</b>  |
| Cash  |              | 1 %         |
| <b>Bonds</b>                                    |              | <b>99 %</b> |
| UBS (CH) Index Fund - Bonds CHF 1-5 NSL I-X-acc | CH0214974369 | 99 %        |

## 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](http://www.finpension.ch/3a).