

## finpension Sustainable 100

Investment risk: **very high**

Factsheet as at 31.05.2024

### Brief description

The finpension Sustainable 100 strategy invests almost 100% in equities. The investment is passive, diversified and focused on Sustainability. 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.

### 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 %   | 11.62 | 9.17 | -17.61 | 22.01 | 6.31 |

  

| Return in %     | YTD   | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative      | 11.62 | 14.69  | 9.81    | 45.84   | n/a      |
| annualised p.a. | n/a   | 14.69  | 3.17    | 7.84    | n/a      |

### Asset classes

|          |        |
|----------|--------|
| Cash     | 1.0 %  |
| Equities | 99.0 % |

### Currencies

|                   |        |
|-------------------|--------|
| Swiss Franc       | 60.0 % |
| US Dollar         | 20.8 % |
| Other             | 13.3 % |
| Euro              | 2.5 %  |
| Japanese Yen      | 2.4 %  |
| Pound Sterling    | 0.8 %  |
| Australian Dollar | 0.3 %  |

### Regions

|                |        |
|----------------|--------|
| Switzerland    | 39.7 % |
| North America  | 37.0 % |
| Asia           | 12.4 % |
| Europe         | 7.0 %  |
| Not classified | 1.9 %  |
| Oceania        | 1.0 %  |
| Africa         | 0.5 %  |
| South America  | 0.5 %  |

### Sectors

|                        |        |
|------------------------|--------|
| Health Care            | 18.8 % |
| Financials             | 16.5 % |
| Information Technology | 14.9 % |
| Industrials            | 11.8 % |
| Consumer Staples       | 11.1 % |
| Consumer Discretionary | 8.7 %  |
| Materials              | 6.5 %  |
| Communication Services | 5.5 %  |
| Real Estate            | 2.7 %  |
| Energy                 | 2.0 %  |
| Utilities              | 1.0 %  |
| Not classified         | 0.7 %  |

### Top 10 holdings

|   |       |
|---|-------|
| NESTLE (reg. shares)                                  | 6.3 % |
| NOVARTIS AG   | 4.7 % |
| ROCHE HOLDING cert                                    | 4.0 % |
| MICROSOFT CORPORATION                                 | 3.5 % |
| CREDIT SUISSE INDEX FUND (LUX) SICAV - EQUITY EMU ESG |       |
| BLUE -DB- EUR   | 3.3 % |
| NVIDIA CORP   | 3.2 % |
| UBS GROUP AG  | 2.3 % |
| ALPHABET INC  | 2.2 % |
| ABB LTD ORD   | 2.0 % |
| COMPAGNIE FINANCIERE                                  |       |
| RICHEMONT SA  | 1.9 % |

## Position List

| Asset name   | ISIN         | Weight      |
|--|--------------|-------------|
| <b>Cash</b>  |              | <b>1 %</b>  |
| Cash   |              | 1 %         |
| <b>Equities</b>  |              | <b>99 %</b> |
| CSIF (CH) Equity Switzerland Total Market ESG Blue ZB                      | CH0597394516 | 39 %        |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB           | CH0337393745 | 20 %        |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH          | CH0337393851 | 20 %        |
| CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB | CH1102993941 | 10 %        |
| CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF                         | LU1587908150 | 10 %        |

## 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).