

finpension Sustainable 100

Investment risk: **very high**

Factsheet as at 31.03.2024

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 %	10.05	9.23	-17.65	22.08	6.45

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	10.05	13.50	11.59	42.34	n/a
annualised p.a.	n/a	13.50	3.72	7.32	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	6.9 %
Not classified	1.9 %
Oceania	1.1 %
South America	0.6 %
Africa	0.5 %

Sectors

Health Care	19.0 %
Financials	16.5 %
Information Technology	15.2 %
Industrials	11.7 %
Consumer Staples	10.9 %
Consumer Discretionary	9.1 %
Materials	6.2 %
Communication Services	5.0 %
Real Estate	2.7 %
Energy	2.0 %
Utilities	0.9 %
Not classified	0.7 %

Top 10 holdings

NESTLE (reg. shares)	6.4 %
NOVARTIS AG	4.5 %
ROCHE HOLDING cert	4.1 %
MICROSOFT CORPORATION	3.6 %
CREDIT SUISSE INDEX FUND (LUX) SICAV - EQUITY EMU ESG	
BLUE -DB- EUR	3.3 %
NVIDIA CORP	2.7 %
UBS GROUP AG	2.3 %
ALPHABET INC	2.1 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	1.9 %
ZURICH INSURANCE GROUP LTD	1.8 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		99 %
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.