

finpension Sustainable 100

Investment risk: **very high**

Factsheet as at 31.12.2021

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 % plus VAT
External product costs (TER)	0.04 %
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 %	22.03	6.43	25.95	-8.43	19.16

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	22.03	22.03	63.57	78.49	n/a
annualised p.a.	n/a	22.03	17.82	12.29	n/a

Asset classes

Cash	1.0 %
Equities	99.0 %

Currencies

Swiss Franc	60.0 %
United States Dollar	20.7 %
Other	11.9 %
Euro	2.7 %
Japanese Yen	2.4 %
Pound Sterling	1.5 %
Australian Dollar	0.8 %
New Zealand Dollar	0.1 %

Regions

Switzerland	39.8 %
North America	36.1 %
Asia	12.9 %
Europe	8.7 %
Oceania	1.2 %
Africa	0.5 %
Not classified	0.4 %
South America	0.4 %

Sectors

Health Care	20.0 %
Information Technology	14.5 %
Financials	14.2 %
Consumer Staples	12.1 %
Industrials	11.2 %
Consumer Discretionary	10.3 %
Materials	6.0 %
Communication Services	5.6 %
Real Estate	2.8 %
Energy	1.8 %
Utilities	1.1 %
Not classified	0.6 %

Top 10 holdings

NESTLE SA	7.7 %
ROCHE HLDG AG	5.7 %
NOVARTIS AG	4.8 %
MICROSOFT CORP	2.6 %
ALPHABET INC	2.0 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.4 %
ABB LTD	1.4 %
ZURICH INSURANCE GROUP LTD	1.3 %
TAIWAN SEMICONDUCTOR MANUFACTURING	1.3 %
LONZA GROUP AG	1.2 %

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 Blue - Pension Fund DB	CH0214967314	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 (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.