

finpension Sustainable 20

Investment risk: **low**

Factsheet as at 31.05.2024

Brief description

The finpension Sustainable 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. The investment is passive, diversified and focused on Sustainability. Swisscanto'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 %
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	2024	2023	2022	2021	2020
in %	1.38	5.17	-16.08	3.57	3.99

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	1.38	4.20	-8.53	1.73	n/a
annualised p.a.	n/a	4.20	-2.93	0.34	n/a

Asset classes

Cash	1.0 %
Equities	20.0 %
Bonds	70.0 %
Real Estate	9.0 %

Currencies

Swiss Franc	87.0 %
US Dollar	7.1 %
Other	2.9 %
Euro	1.0 %
Japanese Yen	1.0 %
Pound Sterling	0.6 %
Australian Dollar	0.4 %

Regions

North America	34.6 %
Switzerland	29.5 %
Europe	16.8 %
Not classified	9.5 %
Asia	8.2 %
Oceania	0.8 %
South America	0.6 %
Africa	0.1 %

Sectors

Health Care	20.1 %
Consumer Discretionary	18.3 %
Financials	15.9 %
Information Technology	13.4 %
Industrials	13.4 %
Communication Services	4.5 %
Materials	3.8 %
Consumer Staples	3.6 %
Energy	2.9 %
Utilities	1.4 %
Not classified	1.4 %
Real Estate	1.3 %

Top 10 holdings

NESTLE S.A.	1.7 %
ROCHE HLDG AG	1.1 %
NOVARTIS AG	1.0 %
MICROSOFT CORPORATION	0.4 %
APPLE INC.	0.4 %
ZURICH INSURANCE GROUP LTD	0.3 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	0.3 %
NVIDIA CORP	0.3 %
UBS AG	0.3 %
ABB LTD	0.2 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		20 %
Swisscanto (CH) Index Equity Fund Switzerland Total Responsible NT CHF	CH0451461963	8 %
Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NT CHF	CH0215804755	4 %
Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NTH CHF	CH0293345648	4 %
Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH Responsible NT CHF	CH1220910934	2 %
Swisscanto (CH) Index Equity Fund Emerging Markets Responsible NT CHF	CH0561458693	2 %
Bonds		70 %
Swisscanto (CH) Index Bond Fund Corp. World Responsible NTH CHF	CH1146980946	28 %
Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF Responsible NT CHF	CH1140340709	21 %
Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF	CH0117045317	14 %
Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF	CH0398970274	7 %
Real Estate		9 %
Swisscanto (CH) Index Real Estate Fund Switzerland indirect NT CHF	CH0117052545	4 %
Swisscanto (CH) IPF I Index Real Estate Fund North America indirect NT CHF	CH0215804730	3 %
Swisscanto (CH) Index Real Estate Fund Asia indirect NT CHF	CH0117052669	1 %
Swisscanto (CH) Index Real Estate Fund Europe (ex CH) indirect NT CHF	CH0117052586	1 %

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	Swisscanto by Zürcher Kantonalbank
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.