## finpension

## finpension Sustainable 20

Investment risk:

low

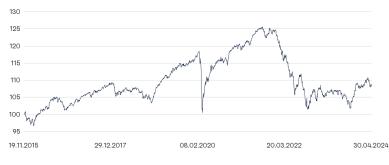
#### **Brief description**

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. UBS'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)	0.04 %
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 %	-0.39	4.68	-16.44	3.81	4.05

Return in %	YTD	1 year	3 years	5 years	10 years	
cumulative	-0.39	1.37	-10.48	-2.74	n/a	
annualised p.a.	n/a	1.37	-3.62	-0.55	n/a	

Factsheet as at 30.04.2024

Asset classes	
Cash	1.0 %
Equities	20.0 %
Bonds	70.0 %
Real Estate	9.0 %
Currencies	04 1. 0/
Swiss Franc	81.4 %
US Dollar	13.8 %
Other	2.7 %
Euro	0.8 % 0.8 %
Japanese Yen	0.8 % 0.4 %
Pound Sterling Australian Dollar	0.4 %
Australian Dollar	0.2 /0
Regions	
Switzerland	29.8 %
North America	28.9 %
Europe	15.2 %
Asia	12.1 %
Not classified	10.6 %
South America	2.4 %
Africa	0.7 %
Oceania	0.4 %
Sectors	
Not classified	35.4 %
Financials	17.8 %
Consumer Discretionary	16.5 %
Health Care	12.4 %
Industrials	7.8 %
Consumer Staples	7.7 %
Real Estate	1.4 %
Communication Services	0.7 %
Energy	0.4 %
Top 10 holdings	
UBS (CH) IF2 - EQUITIES GLOBAL	
ESG LEADERS PASSIVE II I-X	3.9 %
NESTLE S.A.	1.2 %
NOVARTIS AG	0.9 %
ROCHE HLDG AG	0.8 %
UBS GROUP AG	0.4 %
MICROSOFT CORPORATION	0.4 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	0.4 %
ZURICH INSURANCE GROUP LTD	0.3 %
ABB LTD	0.3 %
TAIWAN SEMICONDUCTOR	
MANUFACTURING COMPANY	0.0.0
LIMITED	0.3 %

## **3a Retirement Savings Foundation**

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**Position List** 

Asset name	ISIN	Weight
Cash		1%
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Equities		20 %
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	6 %
UBS (CH) Institutional Fund 2 - Equities Global ESG Leaders Passive II I-X-acc	CH1140318861	4 %
UBS AST 2 Global Equities (ex CH) ESG Leaders Passive (hedged in CHF) II I-X-acc	CH1140318879	4 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global ESG Leaders Passive II I-X-acc	CH1167887459	2 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	2 %
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	2 %
Bonds		70 %
UBS (CH) Institutional Fund 3 - Global Aggregate Bonds ESG Passive (CHF hedged) II I-X-acc	CH1162399898	28 %
UBS AST Obligationen CHF ESG Indexiert II I-X-acc	CH0594519982	21 %
UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc	CH0022650888	14 %
UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc	CH0244558836	7 %
Real Estate		9 %
UBS (CH) Institutional Fund 2 - Global Real Estate Securities Passive (CHF hedged) II I-X-acc	CH0047710147	5 %
UBS (CH) Institutional Fund 3 - Swiss Real Estate Securities Selection Passive II I-X- acc	CH0042114378	4 %

#### Provider

Foundation	fingension 3a Retirement Savings Foundation
roundation	Impension 3d Retirement Savings Foundation
Foundation domicile	Schwyz (SZ)
Regulatory oversight	BVG/LPP & Foundation Supervisory Authority for Central Switzerland (ZBSA)
Auditor	VATAR AG
Custody bank	UBS Switzerland 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.

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## **3a Retirement Savings Foundation**