

## finpension Sustainable 20

Investment risk: **low**

Factsheet as at 31.08.2022

### 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. 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. No stamp duties are payable on purchases and sales.

### Key facts

|                              |   |
|------------------------------|---|
| Reference currency           | CHF   |
| Flat fee                     | 0.39 % plus VAT                               |
| External product costs (TER) | 0.02 %  |
| Custody fees                 | none  |
| Transaction fees             | none  |
| Rebalancing                  | weekly, on the second banking day of the week |

### Performance (after deduction of flat fee)



| Return | 2022   | 2021 | 2020 | 2019  | 2018  |
|--------|--------|------|------|-------|-------|
| in %   | -13.23 | 4.13 | 4.10 | 10.86 | -4.20 |

  

| Return in %     | YTD    | 1 year | 3 years | 5 years | 10 years |
|-----------------|--------|--------|---------|---------|----------|
| cumulative      | -13.23 | -13.70 | -5.49   | 1.49    | n/a      |
| annualised p.a. | n/a    | -13.70 | -1.86   | 0.30    | n/a      |

### Asset classes

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

### Currencies

|                      |        |
|----------------------|--------|
| Swiss Franc          | 80.0 % |
| United States Dollar | 7.3 %  |
| Other                | 3.3 %  |
| Japanese Yen         | 1.0 %  |
| Euro                 | 0.8 %  |
| Pound Sterling       | 0.4 %  |
| Australian Dollar    | 0.3 %  |

### Regions

|                |        |
|----------------|--------|
| North America  | 34.2 % |
| Switzerland    | 30.1 % |
| Europe         | 18.7 % |
| Asia           | 10.7 % |
| Not classified | 1.9 %  |
| Oceania        | 1.6 %  |
| South America  | 1.6 %  |
| Africa         | 1.1 %  |

### Sectors

|                        |        |
|------------------------|--------|
| Health Care            | 20.3 % |
| Financials             | 14.7 % |
| Consumer Staples       | 13.9 % |
| Information Technology | 13.0 % |
| Industrials            | 12.5 % |
| Consumer Discretionary | 9.3 %  |
| Communication Services | 5.1 %  |
| Materials              | 4.2 %  |
| Real Estate            | 2.9 %  |
| Energy                 | 2.1 %  |
| Not classified         | 1.1 %  |
| Utilities              | 1.0 %  |

### Top 10 holdings

|                            |       |
|----------------------------|-------|
| NESTLE S.A.                | 1.8 % |
| ROCHE HLDG AG              | 1.2 % |
| NOVARTIS AG                | 1.0 % |
| ZURICH INSURANCE GROUP LTD | 0.4 % |
| COMPAGNIE FINANCIERE       |       |
| RICHEMONT SA               | 0.3 % |
| UBS GROUP AG               | 0.3 % |
| TAIWAN SEMICONDUCTOR       |       |
| MANUFACTURING CO. LTD.     | 0.3 % |
| ABB LTD                    | 0.2 % |
| SIKA AG                    | 0.2 % |
| ALCON AG                   | 0.2 % |

## Position List

| Asset name   | ISIN         | Weight      |
|--|--------------|-------------|
| <b>Cash</b>  |              | <b>1 %</b>  |
| Cash   |              | 1 %         |
| <b>Equities</b>  |              | <b>20 %</b> |
| CSIF (CH) Equity Switzerland Total Market ESG Blue ZB                      | CH0597394516 | 8 %         |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB           | CH0337393745 | 4 %         |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH          | CH0337393851 | 4 %         |
| CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB | CH1102993941 | 2 %         |
| CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF                         | LU1587908150 | 2 %         |
| <b>Bonds</b>   |              | <b>70 %</b> |
| CSIF (CH) Bond Corporate Global ex CHF ESG Blue ZBH                        | CH0424137526 | 28 %        |
| CSIF (CH) Bond Switzerland AAA-BBB ESG Blue ZB                             | CH0597394540 | 21 %        |
| CSIF (CH) I Bond Government Global ex CHF Blue ZBH                         | CH0188772989 | 14 %        |
| CSIF (CH) Bond Government Emerging Markets USD Blue DBH                    | CH0259132261 | 7 %         |
| <b>Real Estate</b>   |              | <b>9 %</b>  |
| CSIF (CH) III Real Estate World ex CH - Pension Fund ZB                    | CH0217837456 | 5 %         |
| CSIF (CH) I Real Estate Switzerland Blue ZB                                | CH0036599816 | 4 %         |

## 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](http://www.finpension.ch/3a).