

finpension Sustainable 40

Investment risk: **medium**

Factsheet as at 31.05.2024

Brief description

The finpension Sustainable 40 strategy invests 40% in equities, 9% in real estate and 50% 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.

Key facts

Reference currency	CHF
Flat fee	0.39 %
Fund 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	2024	2023	2022	2021	2020
in %	4.01	6.16	-16.72	8.97	4.45

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	4.01	6.98	-3.91	11.35	n/a
annualised p.a.	n/a	6.98	-1.32	2.17	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	50.0 %
Real Estate	9.0 %

Currencies

Swiss Franc	79.0 %
US Dollar	11.4 %
Other	5.9 %
Japanese Yen	1.5 %
Euro	1.3 %
Pound Sterling	0.5 %
Australian Dollar	0.4 %

Regions

North America	35.5 %
Switzerland	33.0 %
Europe	15.9 %
Asia	10.6 %
Oceania	1.5 %
South America	1.2 %
Not classified	1.0 %
Africa	0.9 %

Sectors

Health Care	18.9 %
Financials	16.5 %
Information Technology	14.8 %
Industrials	11.9 %
Consumer Staples	11.2 %
Consumer Discretionary	8.6 %
Materials	6.5 %
Communication Services	5.4 %
Real Estate	2.7 %
Energy	2.0 %
Utilities	0.9 %
Not classified	0.7 %

Top 10 holdings

NESTLE (reg. shares)	2.6 %
NOVARTIS AG	1.9 %
ROCHE HOLDING cert	1.6 %
MICROSOFT CORPORATION	1.4 %
CREDIT SUISSE INDEX FUND (LUX) SICAV - EQUITY EMU ESG BLUE -DB- EUR	1.3 %
NVIDIA CORP	1.3 %
UBS GROUP AG	0.9 %
ALPHABET INC	0.9 %
ABB LTD ORD	0.8 %
COMPAGNIE FINANCIERE RICHEMONT SA	0.8 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
CSIF (CH) Equity Switzerland Total Market ESG Blue ZB	CH0597394516	16 %
CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB	CH0337393745	8 %
CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH	CH0337393851	8 %
CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB	CH1102993941	4 %
CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF	LU1587908150	4 %
Bonds		50 %
CSIF (CH) Bond Corporate Global ex CHF ESG Blue ZBH	CH0424137526	20 %
CSIF (CH) Bond Switzerland AAA-BBB ESG Blue ZB	CH0597394540	15 %
CSIF (CH) I Bond Government Global ex CHF Blue ZBH	CH0188772989	10 %
CSIF (CH) Bond Government Emerging Markets USD Blue DBH	CH0259132261	5 %
Real Estate		9 %
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 (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.