

finpension Sustainable 40 (Pension)

Investment risk: **medium**

Factsheet as at 31.10.2024

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. 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.

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 %	6.28	6.23	-16.73	8.28	5.17

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	6.28	13.73	-4.89	9.10	n/a
annualised p.a.	n/a	13.73	-1.66	1.76	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	5.3 %
Euro	1.4 %
Japanese Yen	1.4 %
Pound Sterling	0.9 %
Australian Dollar	0.6 %

Regions

North America	35.3 %
Switzerland	32.9 %
Europe	13.4 %
Asia	9.3 %
Not classified	7.5 %
Oceania	1.0 %
South America	0.5 %
Africa	0.1 %

Sectors

Health Care	19.9 %
Consumer Discretionary	18.2 %
Financials	16.1 %
Information Technology	14.0 %
Industrials	13.2 %
Communication Services	4.6 %
Materials	3.7 %
Consumer Staples	3.6 %
Energy	2.4 %
Utilities	1.5 %
Real Estate	1.4 %
Not classified	1.4 %

Top 10 holdings

NESTLE S.A.	3.4 %
ROCHE HLDG AG	2.3 %
NOVARTIS AG	2.0 %
APPLE INC.	0.8 %
MICROSOFT CORPORATION	0.8 %
NVIDIA CORP	0.7 %
ZURICH INSURANCE GROUP LTD	0.6 %
COMPAGNIE FINANCIERE	0.6 %
RICHEMONT SA	0.6 %
UBS AG	0.5 %
ABB LTD	0.5 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
Swisscanto (CH) Index Equity Fund Switzerland Total Responsible NT CHF	CH0451461963	16 %
Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NT CHF	CH0215804755	8 %
Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NTH CHF	CH0293345648	8 %
Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH Responsible NT CHF	CH1220910934	4 %
Swisscanto (CH) Index Equity Fund Emerging Markets Responsible NT CHF	CH0561458693	4 %
Bonds		50 %
Swisscanto (CH) Index Bond Fund Corp. World Responsible NTH CHF	CH1146980946	20 %
Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF Responsible NT CHF	CH1140340709	15 %
Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF	CH0117045317	10 %
Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF	CH0398970274	5 %
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.