

finpension Sustainable 40

Investment risk: **medium**

Factsheet as at 31.03.2024

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. 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.

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 % | 3.74 | 5.82 | -17.02 | 8.40 | 5.09 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 3.74 | 6.40 | -3.33 | 10.24 | n/a |
| annualised p.a. | n/a | 6.40 | -1.12 | 1.97 | n/a |

Asset classes

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

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 66.9 % |
| US Dollar | 23.5 % |
| Other | 5.3 % |
| Euro | 1.6 % |
| Japanese Yen | 1.5 % |
| Pound Sterling | 0.8 % |
| Australian Dollar | 0.4 % |

Regions

| | |
|----------------|--------|
| Switzerland | 36.0 % |
| North America | 31.8 % |
| Europe | 13.6 % |
| Asia | 12.0 % |
| Not classified | 4.4 % |
| South America | 1.2 % |
| Oceania | 0.6 % |
| Africa | 0.6 % |

Sectors

| | |
|------------------------|--------|
| Not classified | 35.6 % |
| Financials | 17.5 % |
| Consumer Discretionary | 16.4 % |
| Health Care | 12.9 % |
| Industrials | 7.9 % |
| Consumer Staples | 7.6 % |
| Real Estate | 1.4 % |
| Communication Services | 0.4 % |
| Energy | 0.3 % |

Top 10 holdings

| | |
|--------------------------------|-------|
| UBS (CH) IF2 - EQUITIES GLOBAL | |
| ESG LEADERS PASSIVE II I-X | 7.7 % |
| NESTLE S.A. | 2.4 % |
| NOVARTIS AG | 1.9 % |
| ROCHE HLDG AG | 1.7 % |
| UBS GROUP AG | 0.8 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 0.8 % |
| MICROSOFT CORPORATION | 0.7 % |
| ZURICH INSURANCE GROUP LTD | 0.7 % |
| ABB LTD | 0.7 % |
| TAIWAN SEMICONDUCTOR | |
| MANUFACTURING COMPANY | |
| LIMITED | 0.6 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 40 % |
| UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc | CH0046164148 | 12 % |
| UBS (CH) Institutional Fund 2 - Equities Global ESG Leaders Passive II I-X-acc | CH1140318861 | 8 % |
| UBS AST 2 Global Equities (ex CH) ESG Leaders Passive (hedged in CHF) II I-X-acc | CH1140318879 | 8 % |
| UBS (CH) Institutional Fund - Equities Emerging Markets Global ESG Leaders Passive II I-X-acc | CH1167887459 | 4 % |
| UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc | CH0302290124 | 4 % |
| UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc | CH0209675195 | 4 % |
| Bonds | | 50 % |
| UBS (CH) Institutional Fund 3 - Global Aggregate Bonds ESG Passive (CHF hedged) II I-X-acc | CH1162399898 | 20 % |
| UBS AST Obligationen CHF ESG Indexiert II I-X-acc | CH0594519982 | 15 % |
| UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc | CH0022650888 | 10 % |
| UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc | CH0244558836 | 5 % |
| 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 | 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 | UBS Switzerland AG |
| Foundation management | finpension AG, Lucerne |

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee with regard to correctness and completeness and accept no liability for losses that may occur through the use of this information.

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.