

finpension Sustainable 80 (Pension)

Investment risk:

very high

Factsheet as at 31.01.2026

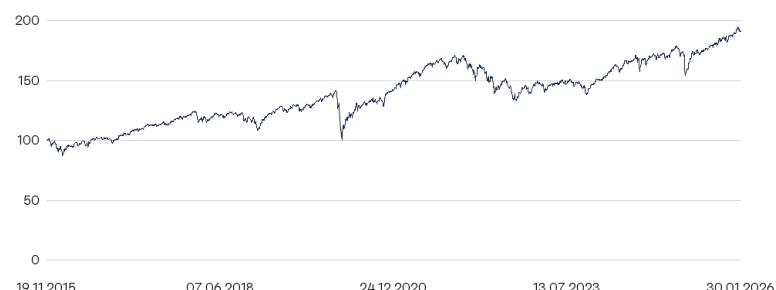
Brief description

The finpension Sustainable 80 strategy invests 80% in equities, 9% in real estate and 10% 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) | 0.01 % |
| Custody fees | none |
| Transaction fees | none |
| Rebalancing | weekly, on the second banking day of the week |

Performance (after deduction of flat fee)



| Return | 2026 | 2025 | 2024 | 2023 | 2022 |
|-----------------|------|--------|---------|---------|----------|
| in % | 0.94 | 11.56 | 12.38 | 8.12 | -18.36 |
| <hr/> | | | | | |
| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
| cumulative | 0.94 | 8.49 | 29.32 | 30.71 | 101.73 |
| annualised p.a. | n/a | 8.49 | 8.95 | 5.50 | 7.27 |

Asset classes

| | |
|-------------|--------|
| Cash | 1.0 % |
| Equities | 80.0 % |
| Bonds | 10.0 % |
| Real Estate | 9.0 % |

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 53.5 % |
| US Dollar | 27.5 % |
| Other | 10.6 % |
| Euro | 3.2 % |
| Japanese Yen | 2.9 % |
| Pound Sterling | 1.5 % |
| Australian Dollar | 0.8 % |

Regions

| | |
|----------------|--------|
| Switzerland | 39.7 % |
| North America | 37.8 % |
| Asia | 10.2 % |
| Europe | 8.2 % |
| Not classified | 2.2 % |
| Oceania | 1.0 % |
| Africa | 0.5 % |
| South America | 0.5 % |

Sectors

| | |
|------------------------|--------|
| Not classified | 33.0 % |
| Health Care | 16.3 % |
| Financials | 13.5 % |
| Information Technology | 8.9 % |
| Industrials | 7.8 % |
| Consumer Staples | 5.3 % |
| Materials | 4.7 % |
| Consumer Discretionary | 4.4 % |
| Communication Services | 3.7 % |
| Real Estate | 1.5 % |
| Energy | 0.8 % |

Top 10 holdings

| | |
|---|--------|
| UBS (CH) IF2 - EQUITIES GLOBAL ESG LEADERS PASSIVE II I-X | 15.4 % |
| Roche Holding AG | 4.1 % |
| NOVARTIS AG | 3.8 % |
| NESTLE S.A. | 3.6 % |
| UBS AG | 1.9 % |
| TAIWAN SEMICONDUCTOR CO | 1.7 % |
| NVIDIA CORPORATION | 1.7 % |
| ABB LTD | 1.6 % |
| COMPAGNIE FINANCIERE RICHEMONT SA | 1.6 % |
| ZURICH INSURANCE GROUP | 1.6 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|--------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 80 % |
| UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc | CH0046164148 | 24 % |
| UBS (CH) Institutional Fund 2 - Equities Global ESG Leaders Passive II I-X-acc | CH1140318861 | 16 % |
| UBS AST 2 Global Equities (ex CH) ESG Leaders Passive (hedged in CHF) II I-X-acc | CH1140318879 | 16 % |
| UBS (CH) Institutional Fund - Equities Emerging Markets Global ESG Leaders Passive II I-X-acc | CH1167887459 | 8 % |
| UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc | CH0302290124 | 8 % |
| UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc | CH0209675195 | 8 % |
| Bonds | | 10 % |
| UBS (CH) Institutional Fund 3 - Global Aggregate Bonds ESG Passive (CHF hedged) II I-X-acc | CH1162399898 | 4 % |
| UBS AST Obligationen CHF ESG Indexiert II I-X-acc | CH0594519982 | 3 % |
| UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) II I-X-acc | CH0022650888 | 2 % |
| UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc | CH0244558836 | 1 % |
| 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 |

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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.