

finpension Sustainable 80

Investment risk: **very high**

Factsheet as at 31.12.2021

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. 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 % plus VAT |
| External product costs (TER) | 0.03 % |
| Custody fees | none |
| Transaction fees | none |
| Rebalancing | weekly, on the second banking day of the week |

Performance (after deduction of flat fee)



| Return | 2021 | 2020 | 2019 | 2018 | 2017 |
|--------|-------|------|-------|-------|-------|
| in % | 19.24 | 5.26 | 23.23 | -7.45 | 16.17 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative | 19.24 | 19.24 | 54.66 | 66.29 | n/a |
| annualised p.a. | n/a | 19.24 | 15.64 | 10.71 | n/a |

Asset classes

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

Currencies

| | |
|----------------------|--------|
| Swiss Franc | 63.0 % |
| United States Dollar | 19.6 % |
| Other | 10.2 % |
| Euro | 2.5 % |
| Japanese Yen | 2.4 % |
| Pound Sterling | 1.4 % |
| Australian Dollar | 0.8 % |
| New Zealand Dollar | 0.1 % |

Regions

| | |
|----------------|--------|
| Switzerland | 39.1 % |
| North America | 35.4 % |
| Asia | 12.2 % |
| Europe | 10.5 % |
| Oceania | 1.4 % |
| Not classified | 0.5 % |
| Africa | 0.5 % |
| South America | 0.5 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 20.2 % |
| Information Technology | 14.3 % |
| Financials | 14.2 % |
| Consumer Staples | 12.2 % |
| Industrials | 11.2 % |
| Consumer Discretionary | 10.2 % |
| Materials | 6.0 % |
| Communication Services | 5.6 % |
| Real Estate | 2.7 % |
| Energy | 1.8 % |
| Utilities | 1.1 % |
| Not classified | 0.6 % |

Top 10 holdings

| | |
|------------------------------------|-------|
| NESTLE SA | 6.3 % |
| ROCHE HLDG AG | 4.7 % |
| NOVARTIS AG | 3.9 % |
| MICROSOFT CORP | 2.1 % |
| ALPHABET INC | 1.6 % |
| COMPAGNIE FINANCIERE RICHEMONT SA | 1.2 % |
| ABB LTD | 1.1 % |
| ZURICH INSURANCE GROUP LTD | 1.1 % |
| LONZA GROUP AG | 1.0 % |
| TAIWAN SEMICONDUCTOR MANUFACTURING | 1.0 % |

Position List

| Asset name | ISIN | Weight |
|---|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 80 % |
| CSIF (CH) Equity Switzerland Total Market ESG Blue ZB | CH0597394516 | 32 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB | CH0337393745 | 16 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH | CH0337393851 | 16 % |
| CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB | CH0214967314 | 8 % |
| CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF | LU1587908150 | 8 % |
| Bonds | | 10 % |
| CSIF (CH) Bond Corporate Global ex CHF ESG Blue ZBH | CH0424137526 | 4 % |
| CSIF (CH) Bond Switzerland AAA-BBB ESG Blue ZB | CH0597394540 | 3 % |
| CSIF (CH) I Bond Government Global ex CHF Blue ZBH | CH0188772989 | 2 % |
| CSIF (CH) Bond Government Emerging Markets USD Blue DBH | CH0259132261 | 1 % |
| 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 (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.