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finpension Switzerland 20 (Pension)

Investment risk: low

Factsheet as at 30.11.2024

Brief description

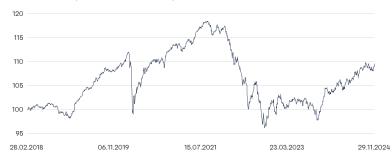
The finpension Switzerland 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. The investment is passive, diversified and focused on Switzerland. Swisscanto's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds can reclaim a large part of the withholding taxes on foreign dividends and interest. No stamp duties are payable on purchases and sales.

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 % | 5.05 | 5.31 | -15.76 | 3.35 | 4.23 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 5.05 | 7.77 | -5.43 | 0.63 | n/a |
| annualised p.a. | n/a | 7.77 | -1.84 | 0.13 | n/a |

| Asset classes | |
|----------------------------|--------|
| Cash | 1.0 % |
| Equities | 20.0 % |
| Bonds | 70.0 % |
| Real Estate | 9.0 % |
| | 7.0 70 |
| Currencies | |
| Swiss Franc | 93.0 % |
| US Dollar | 3.1 % |
| Other | 1.6 % |
| Euro | 0.7 % |
| Japanese Yen | 0.7 % |
| Pound Sterling | 0.5 % |
| Australian Dollar | 0.4 % |
| Regions | |
| Switzerland | 42.7 % |
| North America | 25.7 % |
| Europe | 13.9 % |
| Not classified | 9.4 % |
| Asia | 7.2 % |
| Oceania | 0.8 % |
| South America | 0.3 % |
| Sectors | |
| Health Care | 25.7 % |
| Consumer Discretionary | 18.6 % |
| Financials | 18.0 % |
| Industrials | 17.5 % |
| Information Technology | 8.0 % |
| Materials | 3.4 % |
| Communication Services | 2.7 % |
| Consumer Staples | 1.7 % |
| Real Estate | 1.5 % |
| Energy | 1.3 % |
| Utilities | 0.8 % |
| Not classified | 0.7 % |
| Top 10 holdings | |
| NESTLE S.A. | 1.7 % |
| ROCHE HLDG AG | 1.7 % |
| NOVARTIS AG | 1.5 % |
| UBS AG | 0.7 % |
| ABB LTD | 0.6 % |
| ZURICH INSURANCE GROUP LTD | 0.6 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 0.5 % |
| HOLCIM LTD | 0.4 % |
| ALCON AG | 0.3 % |
| SIKA AG | 0.3 % |
| | |

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Position List

| Asset name | ISIN | Weight |
|--|--------------|--------|
| Cash | | 1% |
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| Equities | | 20 % |
| Swisscanto (CH) Index Equity Fund Large Caps Switzerland NT CHF | CH0215804714 | 10 % |
| Swisscanto (CH) Index Equity Fund Small & Mid Caps Switzerland NT CHF | CH0132501898 | 4 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NT CHF | CH0117044948 | 2 % |
| Swisscanto (CH) IPF I Index Equity Fund World ex CH NTH CHF | CH0296590281 | 2 % |
| Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH NT CHF | CH0267153598 | 1% |
| Swisscanto (CH) Index Equity Fund Emerging Markets NT CHF | CH0117044971 | 1% |
| Bonds | | 70 % |
| Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF (I) NT CHF | CH0117045036 | 28 % |
| Swisscanto (CH) Index Bond Fund Corp. World hedged CHF NTH1 CHF | CH0117052511 | 21 % |
| Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF | CH0117045317 | 14 % |
| Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF | CH0398970274 | 7 % |
| Real Estate | | 9 % |
| Swisscanto (CH) Index Real Estate Fund Switzerland indirect NT CHF | CH0117052545 | 6 % |
| Swisscanto (CH) IPF I Index Real Estate Fund North America indirect NT CHF | CH0215804730 | 1% |
| 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.