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finpension Switzerland 20

Investment risk: low

Factsheet as at 30.04.2024

Brief description

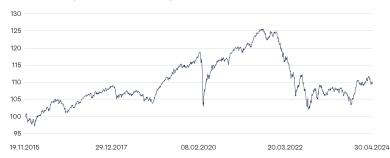
The finpension Switzerland 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. The investment is passive, diversified and focused on Switzerland. UBS's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds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

Key facts

Reference currency CHF
Flat fee 0.39 %
Fund costs (TER) 0.05 %
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 %	-0.57	5.04	-15.59	3.60	4.03

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	-0.57	1.30	-9.21	-1.56	n/a
annualised p.a.	n/a	1.30	-3.17	-0.31	n/a

Accet elecce	
Asset classes	100
Cash	1.0 %
Equities Bonds	20.0 % 70.0 %
Real Estate	9.0 %
Redi Estate	9.0 %
Currencies	
Swiss Franc	89.0 %
US Dollar	9.1 %
Other	1.1 %
Euro	0.5 %
Japanese Yen	0.3 %
Australian Dollar	0.1%
Pound Sterling	0.1 %
Regions	
Switzerland	42.9 %
North America	24.7 %
Europe	15.1 %
Asia	7.5 %
Not classified	5.9 %
South America	2.4 %
Oceania	1.0 %
Africa	0.6 %
Sectors	
Financials	22.1 %
Health Care	18.6 %
Not classified	16.6 %
Consumer Discretionary	12.9 %
Consumer Staples	12.6 %
Industrials	10.6 %
Information Technology	2.5 %
Real Estate	1.7 %
Communication Services	1.0 %
Energy	1.0 %
Materials	0.4 %
Top 10 holdings	
UBS (CH) Institutional 2 - Equities	
USA Passive II I-X	2.9 %
NESTLE S.A.	2.1 %
NOVARTIS AG	1.4 %
ROCHE HLDG AG	1.4 %
UBS GROUP AG	0.7 %
COMPAGNIE FINANCIERE	0 / 0/
RICHEMONT SA	0.6 %
ZURICH INSURANCE GROUP LTD	0.6 %
ABB LTD	0.5 %
HOLCIM LTD SIKA AG	0.4 % 0.3 %
JINA AG	0.3 %

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Position List

Asset name	ISIN	Weight
Cash		1%
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Equities		20 %
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	10 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	4 %
UBS (CH) Institutional Fund 2 - Equities Global Passive II I-X-acc	CH0046164783	2 %
UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-X-acc	CH0147419797	2 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II I-X-acc	CH0252809717	1%
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	1%
Bonds		70 %
UBS AST Obligationen CHF Indexiert I-X-acc	CH0121950445	28 %
UBS (CH) Institutional Fund - Global Corporate Bonds Passive (CHF hedged) II I-X-acc	CH0184182670	21 %
UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc	CH0022650888	14 %
UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc	CH0244558836	7 %
Real Estate		9 %
UBS (CH) Institutional Fund 3 - Swiss Real Estate Securities Selection Passive II I-X-acc	CH0042114378	6 %
UBS (CH) Institutional Fund 2 - Global Real Estate Securities Passive (CHF hedged) II I-X-acc	CH0047710147	3 %

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.