

finpension Switzerland 40

Investment risk: **medium**

Factsheet as at 31.05.2024

Brief description

The finpension Switzerland 40 strategy invests 40% in equities, 9% in real estate and 50% in bonds. The investment is passive, diversified and focused on Switzerland. 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. No stamp duties are payable on purchases and sales.

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	2024	2023	2022	2021	2020
in %	3.63	6.11	-16.23	8.42	4.83

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	3.63	5.79	-3.64	11.32	n/a
annualised p.a.	n/a	5.79	-1.23	2.17	n/a

Asset classes

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

Currencies

Swiss Franc	89.0 %
US Dollar	6.0 %
Other	2.9 %
Japanese Yen	0.8 %
Euro	0.7 %
Pound Sterling	0.4 %
Australian Dollar	0.3 %

Regions

Switzerland	50.0 %
North America	24.3 %
Europe	13.5 %
Asia	7.7 %
Not classified	1.3 %
Oceania	1.2 %
South America	1.2 %
Africa	0.8 %

Sectors

Health Care	25.2 %
Financials	17.4 %
Industrials	13.9 %
Consumer Staples	13.2 %
Information Technology	7.9 %
Materials	7.5 %
Consumer Discretionary	7.3 %
Communication Services	2.8 %
Real Estate	2.3 %
Energy	1.5 %
Utilities	1.0 %
Not classified	0.1 %

Top 10 holdings

NESTLE S.A.	3.7 %
NOVARTIS AG	3.1 %
ROCHE HLDG AG	2.8 %
UBS AG	1.3 %
ABB LTD	1.2 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.2 %
ZURICH INSURANCE GROUP	1.1 %
CREDIT SUISSE INDEX FUND (LUX) SICAV - CSIF (LUX) EQUITY	
EMU BLUE -DB- EUR	0.7 %
SIKA AG	0.7 %
HOLCIM LTD	0.7 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
CSIF (CH) Equity Switzerland Large Cap Blue ZB	CH0033782431	20 %
CSIF (CH) Equity Switzerland Small & Mid Cap ZB	CH0110869143	8 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB	CH0429081620	4 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH	CH0429081638	4 %
CSIF (CH) Equity Emerging Markets Blue DB	CH0017844686	2 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	2 %
Bonds		50 %
CSIF (CH) Bond Switzerland AAA-BBB Blue ZB	CH0039003055	20 %
CSIF (CH) Bond Corporate Global ex CHF Blue ZBH	CH0189956813	15 %
CSIF (CH) I Bond Government Global ex CHF Blue ZBH	CH0188772989	10 %
CSIF (CH) Bond Government Emerging Markets USD Blue DBH	CH0259132261	5 %
Real Estate		9 %
CSIF (CH) I Real Estate Switzerland Blue ZB	CH0036599816	6 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	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	Credit Suisse (Schweiz) 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.