

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. 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 % | 3.27 | 5.74 | -16.31 | 8.41 | 4.36 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 3.27 | 5.23 | -4.45 | 9.63 | n/a |
| annualised p.a. | n/a | 5.23 | -1.51 | 1.86 | n/a |

Asset classes

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

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 87.0 % |
| US Dollar | 9.2 % |
| Other | 2.2 % |
| Euro | 0.9 % |
| Japanese Yen | 0.5 % |
| Australian Dollar | 0.2 % |
| Pound Sterling | 0.1 % |

Regions

| | |
|----------------|--------|
| Switzerland | 55.0 % |
| North America | 22.8 % |
| Europe | 10.4 % |
| Asia | 6.9 % |
| Not classified | 2.7 % |
| South America | 1.1 % |
| Oceania | 0.7 % |
| Africa | 0.4 % |

Sectors

| | |
|------------------------|--------|
| Financials | 21.5 % |
| Health Care | 19.0 % |
| Not classified | 16.5 % |
| Consumer Discretionary | 13.1 % |
| Consumer Staples | 12.7 % |
| Industrials | 11.2 % |
| Information Technology | 2.5 % |
| Real Estate | 1.7 % |
| Energy | 1.1 % |
| Communication Services | 0.5 % |
| Materials | 0.4 % |

Top 10 holdings

| | |
|-------------------------------------|-------|
| UBS (CH) Institutional 2 - Equities | |
| USA Passive II I-X | 5.8 % |
| NESTLE S.A. | 4.1 % |
| NOVARTIS AG | 3.0 % |
| ROCHE HLDG AG | 2.8 % |
| UBS GROUP AG | 1.3 % |
| ABB LTD | 1.2 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 1.1 % |
| ZURICH INSURANCE GROUP LTD | 1.1 % |
| SIKA AG | 0.7 % |
| HOLCIM LTD | 0.7 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 40 % |
| UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc | CH0046164148 | 20 % |
| UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc | CH0302290124 | 8 % |
| UBS (CH) Institutional Fund 2 - Equities Global Passive II I-X-acc | CH0046164783 | 4 % |
| UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-X-acc | CH0147419797 | 4 % |
| UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II I-X-acc | CH0252809717 | 2 % |
| UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc | CH0209675195 | 2 % |
| Bonds | | 50 % |
| UBS AST Obligationen CHF Indexiert I-X-acc | CH0121950445 | 20 % |
| UBS (CH) Institutional Fund - Global Corporate Bonds Passive (CHF hedged) II I-X-acc | CH0184182670 | 15 % |
| UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc | CH0022650888 | 10 % |
| UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc | CH0244558836 | 5 % |
| 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.