

finpension Switzerland 40

Investment risk: **medium**

Factsheet as at 31.08.2022

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 % plus VAT
External product 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	2022	2021	2020	2019	2018
in %	-13.57	8.32	4.89	15.33	-5.63

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	-13.57	-13.45	0.79	9.88	n/a
annualised p.a.	n/a	-13.45	0.26	1.90	n/a

Asset classes

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

Currencies

Swiss Franc	84.0 %
United States Dollar	6.1 %
Other	2.8 %
Japanese Yen	0.8 %
Euro	0.7 %
Pound Sterling	0.4 %
Australian Dollar	0.3 %

Regions

Switzerland	49.9 %
North America	24.5 %
Europe	12.8 %
Asia	8.2 %
Not classified	1.4 %
Oceania	1.2 %
South America	1.2 %
Africa	0.7 %

Sectors

Health Care	28.5 %
Industrials	15.4 %
Financials	14.5 %
Consumer Staples	14.2 %
Consumer Discretionary	7.4 %
Information Technology	7.3 %
Materials	3.4 %
Communication Services	2.8 %
Real Estate	2.6 %
Energy	1.5 %
Not classified	1.2 %
Utilities	1.1 %

Top 10 holdings

ROCHE HLDG AG	3.9 %
NESTLE S.A.	3.9 %
NOVARTIS AG	3.5 %
ZURICH INSURANCE GROUP	1.1 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	1.1 %
UBS AG	0.9 %
ABB LTD	0.8 %
LONZA GROUP AG	0.8 %
ALCON AG	0.7 %
SIKA AG	0.6 %

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 (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.