finpension Switzerland 60 (Pension)

Investment risk: **high**

Factsheet as at 31.08.2025

Brief description

The finpension Switzerland 60 strategy invests 60% in equities, 9% in real estate and 30% 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	2025	2024	2023	2022	2021
in %	5.78	7.71	6.48	-16.70	13.15

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	5.78	4.54	17.59	21.38	n/a
annualised p.a.	n/a	4.54	5.55	3.95	n/a

Asset classes

Cash	1.0 %
Equities	60.0 %
Bonds	30.0 %
Real Estate	9.0 %

Currencies

Swiss Franc	85.0 %
US Dollar	7.4 %
Other	3.9 %
Euro	1.3 %
Japanese Yen	1.2 %
Pound Sterling	0.7 %
Australian Dollar	0.5 %

Regions

Switzerland	58.4 %
North America	21.2 %
Europe	8.2 %
Asia	6.3 %
Not classified	4.7 %
Oceania	0.8 %
South America	0.3 %
Africa	0.1 %

Sectors

Health Care	24.9 %
Financials	19.2 %
Industrials	14.5 %
Consumer Discretionary	10.2 %
Consumer Staples	9.1 %
Information Technology	7.8 %
Materials	6.8 %
Communication Services	3.4 %
Real Estate	1.5 %
Energy	1.3 %
Utilities	0.8 %
Not classified	0.6 %

Top 10 holdings

ROCHE HLDG AG	4.8 %
NOVARTIS AG	4.5 %
NESTLE S.A.	4.5 %
UBS AG	2.2 %
ABB LTD	2.1 %
ZURICH INSURANCE GROUP LTD	2.0 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.8 %
SWISS RE LTD	1.1 %
LONZA GROUP AG	1.0 %
CHOCOLADEFABRIKEN LINDT & SPRUNGLI AG	0.9 %

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Position List

Asset name	ISIN	Weight
Cash		**1 %**
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Equities		**60 %**
Swisscanto (CH) Index Equity Fund Large Caps Switzerland NT CHF	CH0215804714	30 %
Swisscanto (CH) Index Equity Fund Small & Mid Caps Switzerland NT CHF	CH0132501898	12 %
Swisscanto (CH) IPF I Index Equity Fund World ex CH NT CHF	CH0117044948	6 %
Swisscanto (CH) IPF I Index Equity Fund World ex CH NTH CHF	CH0296590281	6 %
Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH NT CHF	CH0267153598	3 %
Swisscanto (CH) Index Equity Fund Emerging Markets NT CHF	CH0117044971	3 %
Bonds		**30 %**
Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF (I) NT CHF	CH0117045036	12 %
Swisscanto (CH) Index Bond Fund Corp. World hedged CHF NTH1 CHF	CH0117052511	9 %
Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF	CH0117045317	6 %
Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF	CH0398970274	3 %
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

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.