

finpension Europe 0

Investment risk: **very low**

Factsheet as at 31.08.2025

Brief description

The finpension Europe 0 strategy invests 99% in bonds. To avoid hedging costs for currency risks and higher income taxes, the bond portion is held in Swiss francs. The investment strategy is implemented passively by means of exchange-traded funds (ETFs) and index funds.

Key facts

| | |
|------------------------------|---|
| Reference currency | CHF |
| Custody fee | 0.30 % |
| Wealth management fee | 0.09 % |
| External product costs (TER) | 0.10 % |
| Custody fees | none |
| Transaction fees | none |
| Rebalancing | weekly, on the second banking day of the week |

Performance (after deduction of fees)



| Return | 2025 | 2024 | 2023 | 2022 | 2021 |
|--------|------|------|------|-------|-------|
| in % | 0.00 | 7.08 | 4.15 | -9.56 | -3.27 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|-----|--------|---------|---------|----------|
| cumulative | n/a | 1.83 | 11.24 | -1.62 | n/a |
| annualised p.a. | n/a | 1.83 | 3.61 | -0.33 | n/a |

Asset classes

| | |
|-------|--------|
| Cash | 1.0 % |
| Bonds | 99.0 % |

Currencies

| | |
|-------------|---------|
| Swiss Franc | 100.0 % |
|-------------|---------|

Regions

| | |
|----------------|--------|
| Switzerland | 74.1 % |
| Not classified | 9.0 % |
| Europe | 8.7 % |
| North America | 7.1 % |
| Oceania | 1.1 % |

Sectors

| | |
|------------------|--------|
| Not classified | 72.5 % |
| Financials | 25.6 % |
| Consumer Staples | 1.9 % |

Position List

| Asset name | ISIN | Weight |
|---|--------------|--------|
| Cash | | 1 % |
| Cash | | 1 % |
| Bonds | | 99 % |
| UBS (CH) Index Fund - Bonds CHF NSL I-A-acc | CH0482006191 | 99 % |

Disclaimer

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This factsheet does not constitute a recommendation to buy or sell the financial instruments listed. An investment of assets in the financial instruments provided for in the investment strategy requires the prior conclusion of a wealth management mandate with finpension. All information on the wealth management services offered by finpension can be found at www.finpension.ch/en/invest.