

finpension Europe 20

Investment risk:

low

Factsheet as at 31.05.2024

Brief description

The finpension Europe 20 strategy invests 20% in equities and 79% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations, with European stocks being significantly overweighted. 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)	0.09 %
Custody fees	none
Transaction fees	none
Rebalancing	weekly, on the second banking day of the week

Performance (after deduction of fees)



Return	2024	2023	2022	2021	2020
in %	3.36	4.70	-9.36	1.43	0.52

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	3.36	5.82	-1.89	n/a	n/a
annualised p.a.	n/a	5.82	-0.63	n/a	n/a

Asset classes

Cash	1.0 %
Equities	20.0 %
Bonds	79.0 %

Currencies

Swiss Franc	81.0 %
United States Dollar	9.0 %
Euro	6.0 %
Pound Sterling	2.0 %
Other	1.0 %
Japanese Yen	1.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

Regions

Switzerland	61.6 %
Europe	18.5 %
North America	11.7 %
Asia	3.2 %
Not classified	2.8 %
Oceania	1.8 %
South America	0.3 %
Africa	0.1 %

Sectors

Information Technology	3.9 %
Financials	3.4 %
Consumer Discretionary	2.7 %
Industrials	2.5 %
Health Care	2.1 %
Consumer Staples	1.4 %
Not classified	1.2 %
Communication Services	1.1 %
Energy	1.0 %
Materials	0.9 %
Utilities	0.5 %
Real Estate	0.4 %

Top 10 holdings

MICROSOFT CORPORATION	0.6 %
NVIDIA CORP	0.5 %
APPLE INC.	0.5 %
ASML HOLDING NV	0.5 %
ALPHABET INC	0.3 %
AMAZON.COM, INC.	0.3 %
SAP SE	0.3 %
TOTALENERGIES SE	0.3 %
VMH MOET HENNESSY LOUIS	0.3 %
VUITTON	0.3 %
META PLATFORMS, INC.	0.2 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		20 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	1 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	1 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	2 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	6 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	8 %
Bonds		79 %
CSIF (CH) Bond Switzerland AAA-BBB Blue QB	CH0482006191	79 %

Disclaimer

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