

finpension Europe 40

Investment risk: **medium**

Factsheet as at 31.10.2024

Brief description

The finpension Europe 40 strategy invests 40% in equities and 59% 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 %	10.19	5.47	-9.27	6.42	0.96

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	10.19	12.53	5.00	15.07	n/a
annualised p.a.	n/a	12.53	1.64	2.85	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	59.0 %

Currencies

Swiss Franc	63.0 %
United States Dollar	17.0 %
Euro	13.0 %
Pound Sterling	4.0 %
Other	2.0 %
Japanese Yen	1.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

Regions

Switzerland	48.6 %
North America	19.0 %
Europe	18.2 %
Not classified	8.8 %
Asia	3.5 %
Oceania	1.5 %
South America	0.3 %
Africa	0.1 %

Sectors

Not classified	42.2 %
Financials	22.5 %
Information Technology	8.0 %
Consumer Discretionary	5.2 %
Industrials	5.0 %
Health Care	4.4 %
Consumer Staples	3.8 %
Utilities	2.3 %
Communication Services	2.2 %
Energy	1.9 %
Materials	1.8 %
Real Estate	0.6 %

Top 10 holdings

NVIDIA CORP	1.1 %
APPLE INC.	1.1 %
MICROSOFT CORPORATION	1.0 %
ALPHABET INC	0.6 %
AMAZON.COM, INC.	0.6 %
ASML HOLDING N.V.	0.5 %
ROCHE HLDG AG	0.4 %
NOVARTIS AG	0.4 %
NESTLE S.A.	0.4 %
SAP SE	0.4 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	1 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	2 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	3 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	4 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	13 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	16 %
Bonds		59 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	59 %

Disclaimer

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