finpension

finpension Europe 40

Investment risk: medium

Factsheet as at 30.11.2024

Brief description

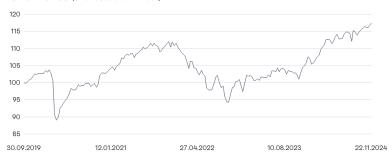
The finpension Europe 40 strategy invests 40% in equities and 59% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations, with European stocks being significantly overweighted. To avoid hedging costs for currency risks and higher income taxes, 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 % | 11.27 | 5.47 | -9.27 | 6.42 | 0.96 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative | 11.27 | 10.91 | 6.36 | 14.67 | n/a |
| annualised p.a. | n/a | 10.91 | 2.08 | 2.78 | n/a |

| Asset classes | |
|-----------------------------------|------------------|
| Cash | 1.0 % |
| Equities | 40.0 % |
| Bonds | 40.0 % 59.0 % |
| Borius | 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 | 47.6 % |
| Europe | 22.7 % |
| North America | 20.3 % |
| Not classified | 5.1 % |
| Asia | 2.8 % |
| Oceania | 1.3 % |
| Africa | 0.1% |
| South America | 0.1 % |
| Sectors | |
| Not classified | 43.6 % |
| Financials | 22.5 % |
| Information Technology | 7.8 % |
| Consumer Discretionary | 5.2 % |
| Industrials | 5.1 % |
| Health Care | 4.2 % |
| Consumer Staples | 3.9 % |
| Communication Services | 2.2 % |
| Energy | 2.0 % |
| Materials | 1.7 % |
| Utilities | 1.2 % |
| Real Estate | 0.6 % |
| - 401 111 | |
| Top 10 holdings | 4.40 |
| ASML HOLDING N.V. | 1.1 % |
| NVIDIA CORP | 1.1 % |
| APPLE INC. | 1.1 % |
| MICROSOFT CORPORATION | 1.0 % |
| SAP SE | 0.8 % |
| VMH MOET HENNESSY LOUIS | 0.4.0/ |
| VUITTON | 0.6 % |
| ALPHABET INC | 0.6 % |
| AMAZON.COM, INC. TOTALENERGIES SE | 0.6 % 0.5 % |
| SCHNEIDER ELECTRIC SE | 0.5 % |
| SOLINGIDEN ELECTRIC SE | 0.0 /6 |
| | |

finpension

Position List

| Asset name | ISIN | Weight |
|--|--------------|--------|
| Cash | | 1% |
| Cash | | 1% |
| 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 | IEOOB5BMR087 | 16 % |
| Bonds | | 59 % |
| UBS (CH) Index Fund - Bonds CHF NSL I-A-acc | CH0482006191 | 59 % |

Disclaimer

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee concerning correctness and completeness and accepts no liability for losses that may occur through the use of this information.

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.