

finpension Europe 60

Investment risk: high

Factsheet as at 31.05.2024

Brief description

The finpension Europe 60 strategy invests 60% in equities and 39% 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 %	10.68	5.82	-9.52	11.49	1.12

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	10.68	12.27	9.07	n/a	n/a
annualised p.a.	n/a	12.27	2.94	n/a	n/a

Asset classes

Cash	1.0 %
Equities	60.0 %
Bonds	39.0 %

Currencies

Swiss Franc	44.0 %
United States Dollar	24.0 %
Euro	19.0 %
Pound Sterling	6.9 %
Other	4.1 %
Japanese Yen	2.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

Regions

Switzerland	33.9 %
Europe	31.0 %
North America	24.9 %
Asia	5.9 %
Not classified	2.6 %
Oceania	1.2 %
South America	0.3 %
Africa	0.2 %

Sectors

Information Technology	11.5 %
Financials	9.9 %
Consumer Discretionary	8.2 %
Industrials	7.4 %
Health Care	6.4 %
Consumer Staples	4.4 %
Energy	3.3 %
Communication Services	3.2 %
Materials	2.7 %
Utilities	1.6 %
Not classified	1.6 %
Real Estate	0.9 %

Top 10 holdings

ASML HOLDING NV	1.7 %
MICROSOFT CORPORATION	1.6 %
NVIDIA CORP	1.4 %
APPLE INC.	1.4 %
VMH MOET HENNESSY LOUIS VUITTON	1.1 %
ALPHABET INC	1.0 %
SAP SE	1.0 %
TOTALENERGIES SE	0.9 %
AMAZON.COM, INC.	0.8 %
SCHNEIDER ELECTRIC SE	0.7 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		60 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	2 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	4 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	4 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	7 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	19 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	23 %
Bonds		39 %
CSIF (CH) Bond Switzerland AAA-BBB Blue QB	CH0482006191	39 %

Disclaimer

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