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finpension Europe 80

Investment risk: very high

Factsheet as at 31.05.2024

Brief description

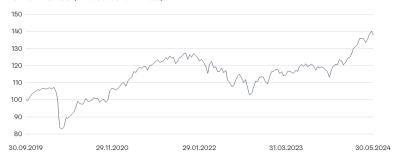
The finpension Europe 80 strategy invests 80% in equities and 19% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations, with European stocks being significantly overweighted. To avoid hedging costs for currency risks and higher income taxes, 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) 0.08 %
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 %	14.52	6.46	-9.94	16.83	1.42

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	14.52	15.67	14.65	n/a	n/a
annualised p.a.	n/a	15.67	4.66	n/a	n/a

Asset classes	
	10.0/
Cash	1.0 % 80.0 %
Equities Bonds	19.0 %
Bonus	19.0 /6
Currencies	
United States Dollar	32.0 %
Swiss Franc	26.0 %
Euro	25.0 %
Pound Sterling	8.9 %
Other	5.1 %
Japanese Yen	3.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %
Regions	
Europe	36.2 %
North America	32.0 %
Switzerland	20.6 %
Asia	7.3 %
Not classified	2.4 %
Oceania	0.9 %
South America	0.3 %
Africa	0.3 %
Sectors	
Information Technology	15.4 %
Financials	13.1 %
Consumer Discretionary	10.9 %
Industrials	9.9 %
Health Care	8.7 %
Consumer Staples	5.9 %
Energy	4.3 %
Communication Services	4.3 %
Materials	3.5 %
Utilities	2.2 %
Not classified	1.8 %
Real Estate	1.2 %
Top 10 holdings	
MICROSOFT CORPORATION	2.2 %
ASML HOLDING NV	2.2 %
NVIDIA CORP	1.9 %
APPLE INC.	1.9 %
VMH MOET HENNESSY LOUIS	
VUITTON	1.4 %
ALPHABET INC	1.3 %
SAP SE	1.3 %
TOTALENERGIES SE	1.2 %
AMAZON.COM, INC.	1.1 %
NESTLE S.A.	1.0 %

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Position List

Asset name	ISIN	Weight
Cash		1%
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Equities		80 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1%
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	3 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	5 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	6 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	9 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	25 %
iShares Core S&P 500 UCITS ETF	IEOOB5BMR087	31 %
Bonds		19 %
CSIF (CH) Bond Switzerland AAA-BBB Blue QB	CH0482006191	19 %

Disclaimer

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