

finpension Europe 80

Investment risk: **very high**

Factsheet as at 30.11.2024

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 %	16.98	6.46	-9.94	16.83	1.42

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	16.98	16.92	14.15	33.69	n/a
annualised p.a.	n/a	16.92	4.51	5.98	n/a

Asset classes

Cash	1.0 %
Equities	80.0 %
Bonds	19.0 %

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	35.9 %
North America	32.5 %
Switzerland	20.4 %
Asia	7.1 %
Not classified	2.9 %
Oceania	0.9 %
Africa	0.3 %
South America	0.2 %

Sectors

Financials	18.8 %
Information Technology	15.6 %
Not classified	15.0 %
Consumer Discretionary	10.5 %
Industrials	10.2 %
Health Care	8.5 %
Consumer Staples	6.0 %
Communication Services	4.5 %
Energy	4.0 %
Materials	3.4 %
Utilities	2.3 %
Real Estate	1.2 %

Top 10 holdings

APPLE INC.	2.2 %
ASML HOLDING N.V.	2.1 %
NVIDIA CORP	2.1 %
MICROSOFT CORPORATION	1.9 %
SAP SE	1.5 %
VMH MOET HENNESSY LOUIS VUITTON	1.2 %
AMAZON.COM, INC.	1.2 %
ALPHABET INC	1.1 %
TOTALENERGIES SE	1.0 %
SCHNEIDER ELECTRIC SE	1.0 %

Position List

Asset name	ISIN	Weight
Cash		1 %
Cash		1 %
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	IE00B5BMR087	31 %
Bonds		19 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	19 %

Disclaimer

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