finpension

finpension Europe 80

Investment risk: very high

Factsheet as at 31.08.2025

Brief description

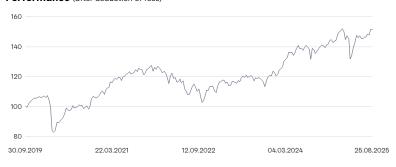
The finpension Europe 80 strategy invests 80% in equities and 19% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations, with European stocks being significantly overweighted. To avoid hedging costs for currency risks and higher income taxes, 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	2025	2024	2023	2022	2021
in %	5.36	19.25	6.54	-9.94	16.83

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	5.36	11.78	37.66	50.43	n/a
annualised p.a.	n/a	11.78	11.24	8.51	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 %
Regions	
Europe	35.8 %
North America	32.5 %
Switzerland	20.1 %
Asia	7.1 %
Not classified	3.2 %
Oceania	0.8 %
Africa	0.3 %
South America	0.2 %
Sectors	
Financials	19.6 %
Information Technology	16.2 %
Not classified	15.5 %
Industrials	11.2 %
Consumer Discretionary	9.1 %
Health Care	7.7 %
Consumer Staples	5.7 %
Communication Services	4.9 %
Energy Materials	3.5 % 3.3 %
Utilities	2.3 %
Real Estate	2.3 % 1.1 %
	1.1 70
Top 10 holdings	
NVIDIA CORP	2.5 %
MICROSOFT CORPORATION	2.3 %
APPLE INC.	1.8 %
SAP SE	1.7 %
ASML HOLDING N.V.	1.7 %
AMAZON.COM, INC.	1.3 %
ALPHABET INC	1.2 %
SIEMENS AKTIENGESELLSCHAFT	1.1 %
META PLATFORMS, INC.	1.0 %
ALLIANZ SE	0.9 %

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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	IEOOB5BMR087	31 %
Bonds		19 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	19 %

Disclaimer

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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.

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