

## finpension Global 20

Investment risk:

**low**

Factsheet as at 31.05.2024

### Brief description

The finpension Global 20 strategy invests 20% in equities and 79% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations. 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)	0.10 %
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 %	3.38	4.93	-9.76	1.82	1.23

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	3.38	6.09	-1.55	n/a	n/a
annualised p.a.	n/a	6.09	-0.52	n/a	n/a

### Asset classes

Cash	1.0 %
Equities	20.0 %
Bonds	79.0 %

### Currencies

Swiss Franc	80.0 %
United States Dollar	14.0 %
Euro	2.0 %
Other	2.0 %
Pound Sterling	1.0 %
Japanese Yen	1.0 %
Australian Dollar	0.0 %
New Zealand Dollar	0.0 %

### Regions

Switzerland	60.6 %
North America	16.7 %
Europe	13.6 %
Asia	3.9 %
Not classified	2.8 %
Oceania	1.8 %
South America	0.4 %
Africa	0.1 %

### Sectors

Information Technology	4.9 %
Financials	3.1 %
Consumer Discretionary	2.3 %
Health Care	2.0 %
Industrials	2.0 %
Communication Services	1.5 %
Consumer Staples	1.2 %
Not classified	1.1 %
Energy	0.9 %
Materials	0.8 %
Real Estate	0.5 %
Utilities	0.5 %

### Top 10 holdings

MICROSOFT CORPORATION	0.9 %
NVIDIA CORP	0.8 %
APPLE INC.	0.8 %
ALPHABET INC	0.5 %
AMAZON.COM, INC.	0.5 %
META PLATFORMS, INC.	0.3 %
JPMORGAN CHASE & CO	0.2 %
ELI LILLY AND COMPANY	0.2 %
BERKSHIRE HATHAWAY INC.	0.2 %
ASML HOLDING NV	0.2 %

## Position List

Asset name	ISIN	Weight
<b>Cash</b>		<b>1 %</b>
Cash		1 %
<b>Equities</b>		<b>20 %</b>
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	1 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	2 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	2 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	13 %
<b>Bonds</b>		<b>79 %</b>
CSIF (CH) Bond Switzerland AAA-BBB Blue QB	CH0482006191	79 %

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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](http://www.finpension.ch/en/invest).