

finpension Global 20

Investment risk:

low

Factsheet as at 30.11.2024

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 % | 9.59 | 4.93 | -9.76 | 1.82 | 1.23 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 9.59 | 9.08 | 2.75 | 6.99 | n/a |
| annualised p.a. | n/a | 9.08 | 0.91 | 1.36 | 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 | 59.8 % |
| North America | 18.7 % |
| Europe | 10.7 % |
| Not classified | 6.2 % |
| Asia | 2.8 % |
| Oceania | 1.6 % |
| Africa | 0.1 % |
| South America | 0.1 % |

Sectors

| | |
|------------------------|--------|
| Not classified | 57.8 % |
| Financials | 24.0 % |
| Information Technology | 5.0 % |
| Consumer Staples | 2.7 % |
| Consumer Discretionary | 2.4 % |
| Industrials | 2.1 % |
| Health Care | 1.9 % |
| Communication Services | 1.5 % |
| Energy | 0.8 % |
| Materials | 0.8 % |
| Utilities | 0.5 % |
| Real Estate | 0.5 % |

Top 10 holdings

| | |
|-------------------------|-------|
| NVIDIA CORP | 0.9 % |
| APPLE INC. | 0.9 % |
| MICROSOFT CORPORATION | 0.8 % |
| ALPHABET INC | 0.5 % |
| AMAZON.COM, INC. | 0.5 % |
| META PLATFORMS, INC. | 0.3 % |
| ASML HOLDING N.V. | 0.2 % |
| BROADCOM INC | 0.2 % |
| TESLA, INC. | 0.2 % |
| BERKSHIRE HATHAWAY INC. | 0.2 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 20 % |
| 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 % |
| Bonds | | 79 % |
| UBS (CH) Index Fund - Bonds CHF NSL I-A-acc | CH0482006191 | 79 % |

Disclaimer

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee concerning correctness and completeness and accepts no liability for losses that may occur through the use of this information.

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.