

finpension Global 20

Investment risk:

low

Factsheet as at 31.08.2025

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	2025	2024	2023	2022	2021
in %	0.75	11.33	4.93	-9.76	1.82

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	0.75	4.54	16.96	10.70	n/a
annualised p.a.	n/a	4.54	5.36	2.05	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 %

Regions

Switzerland	59.1 %
North America	18.7 %
Europe	10.0 %
Not classified	7.6 %
Asia	2.9 %
Oceania	1.4 %
Africa	0.1 %
South America	0.1 %

Sectors

Not classified	58.0 %
Financials	23.9 %
Information Technology	5.3 %
Consumer Staples	2.7 %
Consumer Discretionary	2.3 %
Industrials	2.1 %
Communication Services	1.7 %
Health Care	1.6 %
Materials	0.8 %
Energy	0.7 %
Utilities	0.5 %
Real Estate	0.4 %

Top 10 holdings

NVIDIA CORP	1.0 %
MICROSOFT CORPORATION	1.0 %
APPLE INC.	0.7 %
ALPHABET INC	0.5 %
AMAZON.COM, INC.	0.5 %
META PLATFORMS, INC.	0.4 %
BROADCOM INC	0.3 %
TESLA, INC.	0.2 %
BERKSHIRE HATHAWAY INC.	0.2 %
SAP SE	0.1 %

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 %

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