

finpension Global 40

Investment risk: **medium**

Factsheet as at 30.11.2024

Brief description

The finpension Global 40 strategy invests 40% in equities and 59% 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)	0.09 %
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 %	13.93	5.82	-10.27	7.17	2.37

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	13.93	13.56	8.11	18.79	n/a
annualised p.a.	n/a	13.56	2.63	3.50	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	59.0 %

Currencies

Swiss Franc	61.0 %
United States Dollar	28.0 %
Euro	4.0 %
Other	4.0 %
Japanese Yen	2.0 %
Pound Sterling	1.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

Regions

Switzerland	45.6 %
North America	31.3 %
Europe	10.8 %
Asia	5.3 %
Not classified	5.2 %
Oceania	1.3 %
Africa	0.2 %
South America	0.1 %

Sectors

Not classified	43.5 %
Financials	21.9 %
Information Technology	10.3 %
Consumer Discretionary	4.7 %
Industrials	4.2 %
Health Care	4.0 %
Consumer Staples	3.5 %
Communication Services	3.1 %
Energy	1.5 %
Materials	1.4 %
Utilities	1.0 %
Real Estate	0.9 %

Top 10 holdings

APPLE INC.	1.9 %
NVIDIA CORP	1.8 %
MICROSOFT CORPORATION	1.7 %
ALPHABET INC	1.0 %
AMAZON.COM, INC.	1.0 %
META PLATFORMS, INC.	0.7 %
TESLA, INC.	0.5 %
BERKSHIRE HATHAWAY INC.	0.5 %
BROADCOM INC	0.4 %
ASML HOLDING N.V.	0.3 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	1 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	2 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	4 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	4 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	27 %
Bonds		59 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	59 %

Disclaimer

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