# finpension

### finpension Global 40

Investment risk: medium

Factsheet as at 31.08.2025

#### **Brief description**

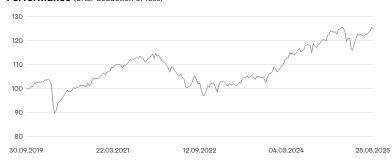
The finpension Global 40 strategy invests 40% in equities and 59% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations. To avoid hedging costs for currency risks and higher income taxes, the bond portion is held in Swiss francs. The investment 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	2025	2024	2023	2022	2021
in %	1.06	15.59	5.83	-10.27	7.17

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	1.06	6.74	22.42	23.41	n/a
annualised p.a.	n/a	6.74	6.98	4.30	n/a

Asset classes	
Cash Equities Bonds	1.0 % 40.0 % 59.0 %
Currencies	
Swiss Franc United States Dollar Euro Other Japanese Yen Pound Sterling	61.0 % 28.0 % 4.0 % 4.0 % 2.0 % 1.0 %
Regions	
Switzerland North America Europe Not classified Asia Oceania Africa South America	45.2 % 31.3 % 10.3 % 6.2 % 5.4 % 1.2 % 0.2 % 0.1 %
Sectors	
Not classified Financials Information Technology Consumer Discretionary Industrials Health Care Consumer Staples Communication Services Materials Energy Utilities Real Estate	43.7 % 21.8 % 11.0 % 4.4 % 4.3 % 3.4 % 3.3 % 3.3 % 1.4 % 1.3 % 1.0 % 0.7 %
Top 10 holdings	
NVIDIA CORP MICROSOFT CORPORATION APPLE INC. AMAZON.COM, INC. ALPHABET INC META PLATFORMS, INC. BROADCOM INC TESLA, INC. BERKSHIRE HATHAWAY INC. SAP SE	2.2 % 2.0 % 1.6 % 1.1 % 1.0 % 0.8 % 0.7 % 0.4 % 0.4 % 0.3 %

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#### **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	IEOOB5BMR087	27 %
Bonds		59 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	59 %

#### 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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