

## finpension Global 80

Investment risk: **very high**

Factsheet as at 30.11.2024

### Brief description

The finpension Global 80 strategy invests 80% in equities and 19% 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 %	22.49	7.08	-11.68	18.55	4.29

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	22.49	22.47	18.09	43.72	n/a
annualised p.a.	n/a	22.47	5.70	7.52	n/a

### Asset classes

Cash	1.0 %
Equities	80.0 %
Bonds	19.0 %

### Currencies

United States Dollar	55.0 %
Swiss Franc	22.0 %
Euro	8.0 %
Other	8.0 %
Japanese Yen	4.0 %
Pound Sterling	3.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

### Regions

North America	54.5 %
Switzerland	16.4 %
Europe	13.1 %
Asia	10.7 %
Not classified	3.1 %
Oceania	1.5 %
Africa	0.5 %
South America	0.3 %

### Sectors

Information Technology	20.4 %
Financials	17.8 %
Not classified	14.9 %
Consumer Discretionary	9.4 %
Industrials	8.4 %
Health Care	8.0 %
Communication Services	6.0 %
Consumer Staples	5.3 %
Energy	3.2 %
Materials	2.9 %
Utilities	2.1 %
Real Estate	1.7 %

### Top 10 holdings

APPLE INC.	3.7 %
NVIDIA CORP	3.5 %
MICROSOFT CORPORATION	3.3 %
AMAZON.COM, INC.	2.0 %
ALPHABET INC	1.9 %
META PLATFORMS, INC.	1.3 %
TESLA, INC.	1.0 %
BERKSHIRE HATHAWAY INC.	0.9 %
BROADCOM INC	0.8 %
ASML HOLDING N.V.	0.7 %

## Position List

Asset name	ISIN	Weight
<b>Cash</b>		<b>1 %</b>
Cash		1 %
<b>Equities</b>		<b>80 %</b>
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	2 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	2 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	3 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	4 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	8 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	8 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	53 %
<b>Bonds</b>		<b>19 %</b>
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	19 %

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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).