

## finpension Sustainable 40

Investment risk: **medium**

Factsheet as at 31.05.2024

### Brief description

The finpension Sustainable 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 with a focus on sustainability. 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 %	6.31	5.63	-12.11	7.85	3.58

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	6.31	8.91	1.62	n/a	n/a
annualised p.a.	n/a	8.91	0.54	n/a	n/a

### Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	59.0 %

### Currencies

Swiss Franc	61.0 %
United States Dollar	27.1 %
Other	4.2 %
Euro	4.0 %
Japanese Yen	2.0 %
Pound Sterling	1.0 %
Australian Dollar	0.7 %
New Zealand Dollar	0.0 %

### Regions

Switzerland	47.4 %
North America	29.5 %
Europe	12.4 %
Asia	6.4 %
Not classified	2.2 %
Oceania	1.4 %
South America	0.5 %
Africa	0.2 %

### Sectors

Information Technology	10.6 %
Financials	6.8 %
Health Care	4.8 %
Consumer Discretionary	4.1 %
Industrials	4.0 %
Communication Services	2.9 %
Consumer Staples	2.2 %
Real Estate	1.4 %
Not classified	1.3 %
Energy	1.1 %
Materials	1.0 %
Utilities	0.9 %

### Top 10 holdings

MICROSOFT CORPORATION	1.8 %
NVIDIA CORP	1.7 %
APPLE INC.	1.6 %
AMAZON.COM, INC.	1.0 %
ALPHABET INC	0.8 %
META PLATFORMS, INC.	0.5 %
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	0.4 %
JPMORGAN CHASE & CO	0.4 %
ELI LILLY AND COMPANY	0.4 %
BROADCOM INC	0.3 %

## Position List

Asset name	ISIN	Weight
<b>Cash</b>		<b>1 %</b>
Cash		1 %
<b>Equities</b>		<b>40 %</b>
UBS ETF (CH) SPI® ESG (CHF) A-acc	CH0590186661	1 %
iShares MSCI Pacific ex-Japan ESG Enhanced UCITS ETF USD	IE00BMDBMK72	1 %
UBS ETF (IE) MSCI United Kingdom IMI Socially Responsible UCITS ETF (GBP) A-dis	IE00BMP3HN93	1 %
iShares MSCI Japan ESG Enhanced UCITS ETF USD	IE00BHZPJ452	2 %
iShares MSCI EMU ESG Enhanced UCITS ETF EUR	IE00BHZPJ015	4 %
iShares MSCI EM ESG Enhanced UCITS ETF USD	IE00BHZPJ239	4 %
iShares MSCI USA ESG Enhanced UCITS ETF USD	IE00BHZPJ908	27 %
<b>Bonds</b>		<b>59 %</b>
CSIF (CH) Bond Switzerland AAA-BBB ESG Blue QB	CH0597394557	59 %

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