

finpension Sustainable 40

Investment risk: **medium**

Factsheet as at 31.10.2024

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 %	11.30	5.63	-12.11	7.85	3.58

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	11.30	13.28	2.93	16.93	n/a
annualised p.a.	n/a	13.28	0.97	3.18	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	59.0 %

Currencies

Swiss Franc	61.0 %
United States Dollar	27.2 %
Other	4.2 %
Euro	4.0 %
Japanese Yen	2.0 %
Pound Sterling	1.0 %
Australian Dollar	0.6 %
New Zealand Dollar	0.0 %

Regions

Switzerland	48.1 %
North America	29.6 %
Europe	11.7 %
Asia	6.3 %
Not classified	2.2 %
Oceania	1.4 %
South America	0.4 %
Africa	0.2 %

Sectors

Not classified	44.7 %
Financials	21.5 %
Information Technology	10.9 %
Health Care	4.6 %
Consumer Discretionary	4.2 %
Industrials	4.0 %
Consumer Staples	3.1 %
Communication Services	2.8 %
Real Estate	1.3 %
Utilities	1.0 %
Energy	1.0 %
Materials	0.9 %

Top 10 holdings

NVIDIA CORP	1.8 %
APPLE INC.	1.8 %
MICROSOFT CORPORATION	1.6 %
AMAZON.COM, INC.	0.9 %
ALPHABET INC	0.8 %
META PLATFORMS, INC.	0.6 %
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	0.5 %
BROADCOM INC	0.4 %
TESLA, INC.	0.4 %
ELI LILLY AND COMPANY	0.4 %

Position List

Asset name	ISIN	Weight
Cash		1 %
Cash		1 %
Equities		40 %
UBS ETF (CH) SPI® ESG (CHF) A-acc	CH0590186661	1 %
iShares MSCI Pacific ex-Japan ESG Enhanced UCITS ETF USD	IE00BMDDBMK72	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 %
Bonds		59 %
UBS (CH) Index Fund - Bonds CHF ESG NSL I-A-acc	CH0597394557	59 %

Disclaimer

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee concerning correctness and completeness and accepts no liability for losses that may occur through the use of this information.

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.