

finpension Sustainable 80

Investment risk: **very high**

Factsheet as at 31.10.2024

Brief description

The finpension Sustainable 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 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 %	18.20	6.60	-15.15	18.40	6.68

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	18.20	20.20	7.22	38.55	n/a
annualised p.a.	n/a	20.20	2.35	6.74	n/a

Asset classes

Cash	1.0 %
Equities	80.0 %
Bonds	19.0 %

Currencies

United States Dollar	53.3 %
Swiss Franc	22.0 %
Other	8.4 %
Euro	7.9 %
Japanese Yen	4.0 %
Pound Sterling	3.0 %
Australian Dollar	1.3 %
New Zealand Dollar	0.1 %

Regions

North America	53.9 %
Switzerland	17.2 %
Europe	13.3 %
Asia	11.8 %
Oceania	1.6 %
Not classified	1.4 %
South America	0.5 %
Africa	0.3 %

Sectors

Information Technology	21.4 %
Financials	18.6 %
Not classified	15.5 %
Health Care	9.2 %
Consumer Discretionary	8.5 %
Industrials	8.1 %
Communication Services	5.6 %
Consumer Staples	4.7 %
Real Estate	2.6 %
Energy	2.0 %
Utilities	1.9 %
Materials	1.9 %

Top 10 holdings

NVIDIA CORP	3.6 %
APPLE INC.	3.5 %
MICROSOFT CORPORATION	3.1 %
AMAZON.COM, INC.	1.9 %
ALPHABET INC	1.6 %
META PLATFORMS, INC.	1.2 %
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	0.9 %
BROADCOM INC	0.8 %
TESLA, INC.	0.8 %
ELI LILLY AND COMPANY	0.8 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		80 %
UBS ETF (CH) SPI® ESG (CHF) A-acc	CH0590186661	2 %
iShares MSCI Pacific ex-Japan ESG Enhanced UCITS ETF USD	IE00BMDBMK72	2 %
UBS ETF (IE) MSCI United Kingdom IMI Socially Responsible UCITS ETF (GBP) A-dis	IE00BMP3HN93	3 %
iShares MSCI Japan ESG Enhanced UCITS ETF USD	IE00BHZPJ452	4 %
iShares MSCI EMU ESG Enhanced UCITS ETF EUR	IE00BHZPJ015	8 %
iShares MSCI EM ESG Enhanced UCITS ETF USD	IE00BHZPJ239	8 %
iShares MSCI USA ESG Enhanced UCITS ETF USD	IE00BHZPJ908	53 %
Bonds		19 %
UBS (CH) Index Fund - Bonds CHF ESG NSL I-A-acc	CH0597394557	19 %

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