

finpension Switzerland O

Investment risk: **very low**

Factsheet as at 31.08.2025

Brief description

The finpension Switzerland O strategy invests 99% in bonds. 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	2025	2024	2023	2022	2021
in %	0.00	7.08	4.15	-9.56	-3.27

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	n/a	1.83	11.24	-1.62	n/a
annualised p.a.	n/a	1.83	3.61	-0.33	n/a

Asset classes

Cash	1.0 %
Bonds	99.0 %

Currencies

Swiss Franc	100.0 %
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Regions

Switzerland	74.1 %
Not classified	9.0 %
Europe	8.7 %
North America	7.1 %
Oceania	1.1 %

Sectors

Not classified	72.5 %
Financials	25.6 %
Consumer Staples	1.9 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Bonds		99 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	99 %

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.