# finpension

### finpension Switzerland 0

Investment risk: very low

Factsheet as at 31.08.2025

#### **Brief description**

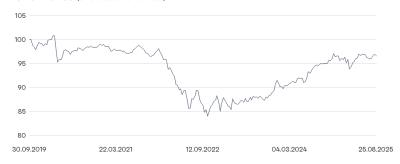
The finpension Switzerland 0 strategy invests 99% in bonds. To avoid hedging costs for currency risks and higher income taxes, the bond portion is held in Swiss francs. The investment strategy is implemented passively by means of exchange-traded funds (ETFs) and index funds.

#### **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 % |
| 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 %   |

finpension AG
Inseliquai 12B
T 041 500 22 26

## finpension

#### **Position List**

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

#### 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.

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