

finpension Switzerland O

Investment risk: **very low**

Factsheet as at 31.01.2026

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 %
Transaction fees	none
Rebalancing	weekly, on the second banking day of the week

Performance (after deduction of fees)



Return	2026	2025	2024	2023	2022
in %	0.43	0.07	7.08	4.15	-9.56

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	0.43	0.69	11.75	-1.58	n/a
annualised p.a.	n/a	0.69	3.77	-0.32	n/a

Asset classes

Cash	1.0 %
Bonds	99.0 %

Currencies

Swiss Franc	100.0 %
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Regions

Switzerland	75.0 %
Europe	8.9 %
Not classified	8.5 %
North America	6.5 %
Oceania	1.2 %

Sectors

Not classified	73.6 %
Financials	24.6 %
Consumer Staples	1.8 %

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.