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finpension Switzerland 20

Investment risk: low

Factsheet as at 31.10.2024

Brief description

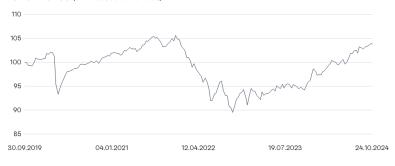
The finpension Switzerland 20 strategy invests 20% in equities and 79% in bonds. The equity component is diversified worldwide based on the size of the companies' stock market valuations, with Swiss stocks being significantly overweighted. To avoid hedging costs for currency risks and higher income taxes, 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 %	6.73	4.58	-10.00	1.45	1.01

Return in %	YTD	1 year	3 years	5 years	10 years	
cumulative	6.73	9.11	-0.15	4.65	n/a	
annualised	p.a. n/a	9.11	-0.05	0.91	n/a	

Asset classes	
Cash	1.0 %
Equities	20.0 %
Bonds	79.0 %
Currencies	
Swiss Franc	90.0 %
United States Dollar	7.0 %
Euro	1.0 %
Other	1.0 %
Japanese Yen Australian Dollar	1.0 %
Pound Sterling	0.0 % 0.0 %
New Zealand Dollar	0.0 %
New Zedidila Dollar	0.0 %
Regions	
Switzerland	71.1 %
North America	10.9 %
Europe	10.8 %
Not classified	3.0 %
Asia Oceania	2.7 % 1.1 %
South America	0.3 %
Africa	0.3 %
Africa	0.1 76
Sectors	
Not classified	56.1 %
Financials	24.4 %
Health Care	4.4 %
Consumer Staples	3.5 %
Information Technology	2.9 %
Industrials	2.4 %
Utilities	1.8 %
Consumer Discretionary Materials	1.7 % 1.1 %
Communication Services	0.9 %
Energy	0.4 %
Real Estate	0.4 %
Near Estate	0.0 70
Top 10 holdings	
NESTLE S.A.	1.4 %
ROCHE HLDG AG	1.2 %
NOVARTIS AG	1.2 %
ABB LTD	0.5 %
ZURICH INSURANCE GROUP LTD	0.5 %
UBS GROUP AG	0.5 %
NVIDIA CORP	0.5 %
APPLE INC.	0.5 %
COMPAGNIE FINANCIERE RICHEMONT SA	0.4 %
MICROSOFT CORPORATION	0.4 %
MICROSOFT CONTON	0.7 /0

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Position List

Asset name	ISIN	Weight
Cash		1%
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Equities		20 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	1%
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	1%
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	1%
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	7 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	10 %
Bonds		79 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	79 %

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.