

finpension Switzerland 20

Investment risk: **low**

Factsheet as at 30.11.2024

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 %	7.64	4.58	-10.00	1.45	1.01

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	7.64	7.30	0.24	3.98	n/a
annualised p.a.	n/a	7.30	0.08	0.78	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	1.0 %
Australian Dollar	0.0 %
Pound Sterling	0.0 %
New Zealand Dollar	0.0 %

Regions

Switzerland	69.8 %
North America	12.7 %
Europe	8.6 %
Not classified	6.1 %
Asia	1.7 %
Oceania	0.9 %
Africa	0.1 %
South America	0.0 %

Sectors

Not classified	57.9 %
Financials	24.2 %
Health Care	4.3 %
Consumer Staples	3.6 %
Information Technology	2.9 %
Industrials	2.4 %
Consumer Discretionary	1.7 %
Materials	1.1 %
Communication Services	0.9 %
Energy	0.4 %
Real Estate	0.3 %
Utilities	0.3 %

Top 10 holdings

NESTLE S.A.	1.3 %
NOVARTIS AG	1.2 %
ROCHE HLDG AG	1.1 %
UBS GROUP AG	0.6 %
ABB LTD	0.5 %
ZURICH INSURANCE GROUP LTD	0.5 %
NVIDIA CORP	0.5 %
APPLE INC.	0.5 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	0.4 %
MICROSOFT CORPORATION	0.4 %

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 %

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