

finpension Switzerland 40

Investment risk: **medium**

Factsheet as at 30.11.2024

Brief description

The finpension Switzerland 40 strategy invests 40% in equities and 59% 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 %	9.70	4.52	-9.95	6.24	1.77

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	9.70	9.72	3.07	12.11	n/a
annualised p.a.	n/a	9.72	1.01	2.31	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	59.0 %

Currencies

Swiss Franc	80.0 %
United States Dollar	14.0 %
Euro	2.0 %
Other	2.0 %
Pound Sterling	1.0 %
Japanese Yen	1.0 %
New Zealand Dollar	0.0 %
Australian Dollar	0.0 %

Regions

Switzerland	64.6 %
North America	17.3 %
Europe	8.7 %
Not classified	5.0 %
Asia	2.8 %
Oceania	1.3 %
Africa	0.1 %
South America	0.1 %

Sectors

Not classified	43.6 %
Financials	22.8 %
Health Care	8.6 %
Consumer Staples	5.3 %
Information Technology	5.3 %
Industrials	4.6 %
Consumer Discretionary	3.3 %
Materials	2.4 %
Communication Services	1.7 %
Real Estate	0.8 %
Energy	0.8 %
Utilities	0.6 %

Top 10 holdings

NESTLE S.A.	2.6 %
NOVARTIS AG	2.4 %
ROCHE HLDG AG	2.3 %
UBS GROUP AG	1.2 %
ABB LTD	1.0 %
ZURICH INSURANCE GROUP LTD	1.0 %
NVIDIA CORP	0.9 %
APPLE INC.	0.9 %
COMPAGNIE FINANCIERE	0.8 %
RICHEMONT SA	0.8 %
MICROSOFT CORPORATION	0.8 %

Position List

Asset name	ISIN	Weight
Cash		1 %
Cash		1 %
Equities		40 %
HSBC MSCI PACIFIC ex JAPAN UCITS ETF	IE00B5SG8Z57	1 %
Vanguard FTSE 100 UCITS ETF	IE00B810Q511	1 %
Xtrackers MSCI Japan UCITS ETF 1C	LU0274209740	1 %
HSBC EURO STOXX 50 UCITS ETF EUR	IE00B4K6B022	2 %
iShares Core MSCI EM IMI UCITS ETF USD (Acc)	IE00BKM4GZ66	2 %
iShares Core S&P 500 UCITS ETF	IE00B5BMR087	13 %
iShares Core SPI® ETF (CH) CHF (Dist)	CH0237935652	20 %
Bonds		59 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	59 %

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.