

finpension Switzerland 80

Investment risk: **very high**

Factsheet as at 31.05.2024

Brief description

The finpension Switzerland 80 strategy invests 80% in equities and 19% 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) | 0.09 % |
| 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 % | 10.56 | 5.02 | -10.76 | 16.84 | 3.49 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|-------|--------|---------|---------|----------|
| cumulative | 10.56 | 10.75 | 9.66 | n/a | n/a |
| annualised p.a. | n/a | 10.75 | 3.12 | n/a | n/a |

Asset classes

| | |
|----------|--------|
| Cash | 1.0 % |
| Equities | 80.0 % |
| Bonds | 19.0 % |

Currencies

| | |
|----------------------|--------|
| Swiss Franc | 60.0 % |
| United States Dollar | 28.0 % |
| Other | 4.0 % |
| Euro | 4.0 % |
| Japanese Yen | 2.0 % |
| Pound Sterling | 2.0 % |
| New Zealand Dollar | 0.0 % |
| Australian Dollar | 0.0 % |

Regions

| | |
|----------------|--------|
| Switzerland | 54.6 % |
| North America | 27.9 % |
| Europe | 8.6 % |
| Asia | 5.6 % |
| Not classified | 1.9 % |
| Oceania | 0.9 % |
| South America | 0.2 % |
| Africa | 0.2 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 16.7 % |
| Financials | 13.2 % |
| Information Technology | 10.9 % |
| Consumer Staples | 9.7 % |
| Industrials | 9.2 % |
| Consumer Discretionary | 6.9 % |
| Materials | 4.9 % |
| Communication Services | 3.4 % |
| Energy | 1.8 % |
| Not classified | 1.7 % |
| Real Estate | 1.4 % |
| Utilities | 1.1 % |

Top 10 holdings

| | |
|----------------------------|-------|
| NESTLE S.A. | 6.3 % |
| NOVARTIS AG | 4.7 % |
| ROCHE HLDG AG | 4.0 % |
| UBS GROUP AG | 2.3 % |
| ABB LTD | 2.0 % |
| MICROSOFT CORPORATION | 1.9 % |
| COMPAGNIE FINANCIERE | |
| RICHEMONT SA | 1.9 % |
| APPLE INC. | 1.7 % |
| ZURICH INSURANCE GROUP LTD | 1.7 % |
| NVIDIA CORP | 1.6 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 80 % |
| HSBC MSCI PACIFIC ex JAPAN UCITS ETF | IE00B5SG8Z57 | 1 % |
| Vanguard FTSE 100 UCITS ETF | IE00B810Q511 | 2 % |
| Xtrackers MSCI Japan UCITS ETF 1C | LU0274209740 | 2 % |
| HSBC EURO STOXX 50 UCITS ETF EUR | IE00B4K6B022 | 4 % |
| iShares Core MSCI EM IMI UCITS ETF USD (Acc) | IE00BKM4GZ66 | 4 % |
| iShares Core S&P 500 UCITS ETF | IE00B5BMR087 | 27 % |
| iShares Core SPI® ETF (CH) CHF (Dist) | CH0237935652 | 40 % |
| Bonds | | 19 % |
| CSIF (CH) Bond Switzerland AAA-BBB Blue QB | CH0482006191 | 19 % |

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.