

finpension Switzerland 80

Investment risk: **very high**

Factsheet as at 30.11.2024

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 %	14.21	5.02	-10.76	16.84	3.49

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	14.21	14.96	8.72	30.63	n/a
annualised p.a.	n/a	14.96	2.83	5.49	n/a

Asset classes

Cash	1.0 %
Equities	80.0 %
Bonds	19.0 %

Currencies

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

Regions

Switzerland	54.4 %
North America	28.4 %
Europe	8.0 %
Asia	5.3 %
Not classified	2.7 %
Oceania	0.9 %
Africa	0.2 %
South America	0.1 %

Sectors

Financials	19.4 %
Health Care	17.3 %
Not classified	15.2 %
Information Technology	11.0 %
Industrials	9.3 %
Consumer Staples	8.7 %
Consumer Discretionary	6.7 %
Materials	4.7 %
Communication Services	3.5 %
Energy	1.7 %
Real Estate	1.4 %
Utilities	1.2 %

Top 10 holdings

NESTLE S.A.	5.1 %
NOVARTIS AG	4.9 %
ROCHE HLDG AG	4.6 %
UBS GROUP AG	2.3 %
ZURICH INSURANCE GROUP LTD	2.1 %
ABB LTD	2.0 %
APPLE INC.	1.9 %
NVIDIA CORP	1.8 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	1.7 %
MICROSOFT CORPORATION	1.7 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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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 %
UBS (CH) Index Fund - Bonds CHF NSL I-A-acc	CH0482006191	19 %

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