# finpension

# finpension Sustainable 100 (Pension)

Investment risk: Very high

Factsheet as at 31.05.2024

### **Brief description**

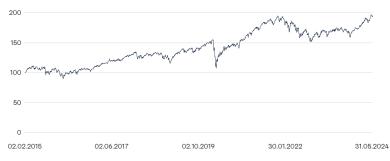
The finpension Sustainable 100 strategy invests almost 100% in equities. The investment is passive, diversified and focused on Sustainability. Credit Suisse's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds can reclaim a large part of the withholding taxes on foreign dividends and interest.

### **Key facts**

Reference currency CHF
Flat fee 0.49 %
Fund costs (TER) 0.03 %
Custody fees none
Transaction fees none

Rebalancing weekly, on the second banking day of the week

# Performance (after deduction of flat fee)



Return	2024	2023	2022	2021	2020
in %	11.69	9.11	-17.54	21.81	6.24

Return in %	YTD	1 year	3 years	5 years	10 years	
cumulative	11.69	14.69	9.80	45.61	n/a	
annualised p.a.	n/a	14.69	3.17	7.80	n/a	

Asset classes	
Cash	1.0 %
Equities	99.0 %
Currencies	
Swiss Franc	60.0 %
US Dollar	20.8 %
Other	13.3 %
Euro	2.5 %
Japanese Yen	2.4 %
Pound Sterling	0.8 %
Australian Dollar	0.3 %
Regions	
Switzerland	39.7 %
North America	37.0 %
Asia	12.4 %
Europe	7.0 %
Not classified	1.9 %
Oceania	1.0 %
Africa	0.5 %
South America	0.5 %
Sectors	
Health Care	18.8 %
Financials	16.5 %
Information Technology	14.9 %
Industrials	11.8 %
Consumer Staples	11.1 %
Consumer Discretionary	8.7 %
Materials	6.5 %
Communication Services	5.5 %
Real Estate	2.7 %
Energy	2.0 %
Utilities	1.0 %
Not classified	0.7 %
Top 10 holdings	
NESTLE (reg. shares)	6.3 %
Novartis AG	4.7 %
ROCHE HOLDING cert	4.0 %
MICROSOFT CORPORATION	3.5 %
CREDIT SUISSE INDEX FUND	
(LUX) SICAV - EQUITY EMU ESG	
BLUE -DB- EUR	3.3 %
NVIDIA CORP	3.2 %
UBS Group AG	2.3 %
ALPHABET INC	2.2 %
ABB LTD ORD	2.0 %
COMPAGNIE FINANCIERE	4.0.07
RICHEMONT SA	1.9 %

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## **Position List**

Asset name	ISIN	Weight
Cash		1%
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Equities		99 %
CSIF (CH) Equity Switzerland Total Market ESG Blue ZB	CH0597394516	39 %
CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB	CH0337393745	20 %
CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH	CH0337393851	20 %
CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF	LU1587908150	10 %
CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB	CH1102993941	10 %

## Provider

Foundation finpension Vested Benefits Foundation

Foundation domicile Schwyz (SZ)

Regulatory oversight BVG/LPP & Foundation Supervisory Authority for Central Switzerland (ZBSA)

Auditor VATAR AG

Custody bank Credit Suisse (Switzerland) AG Foundation management finpension AG, Lucerne

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An investment of vested benefits in this investment strategy requires a retirement savings agreement with finpension Vested Benefits Foundation. The valid provisions of the Foundation Regulations, the Investment Regulations and the Fee Schedule of the foundation as well as the Terms of Use of the application shall apply to the relationship between the account holder, his survivors and finpension Vested Benefits Foundation. All information is available at www.finpension.ch/vb.