

finpension Sustainable 100 (Pension)

Investment risk: **Very high**

Factsheet as at 30.09.2024

Brief description

The finpension Sustainable 100 strategy invests almost 100% in equities. The investment is passive, diversified and focused on Sustainability. UBS'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)	0.01 %
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 %	14.74	8.97	-18.43	20.41	6.62

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	14.74	18.74	8.42	39.72	n/a
annualised p.a.	n/a	18.74	2.73	6.92	n/a

Asset classes

Cash	1.0 %
Equities	99.0 %

Currencies

Swiss Franc	41.9 %
US Dollar	34.1 %
Other	13.5 %
Euro	3.8 %
Japanese Yen	3.8 %
Pound Sterling	2.1 %
Australian Dollar	1.0 %

Regions

Switzerland	39.8 %
North America	36.1 %
Asia	12.1 %
Europe	6.8 %
Not classified	3.4 %
Oceania	1.0 %
Africa	0.5 %
South America	0.3 %

Sectors

Not classified	35.4 %
Financials	17.8 %
Consumer Discretionary	16.7 %
Health Care	13.5 %
Industrials	7.8 %
Consumer Staples	7.0 %
Real Estate	1.5 %
Communication Services	0.4 %

Top 10 holdings

UBS (CH) IF2 - EQUITIES GLOBAL ESG LEADERS PASSIVE II I-X	19.3 %
NESTLE S.A.	5.3 %
ROCHE HLDG AG	4.7 %
Novartis AG	4.6 %
UBS Group AG	1.9 %
ABB Ltd	1.7 %
TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	1.7 %
NVIDIA CORP	1.7 %
MICROSOFT CORPORATION	1.7 %
COMPAGNIE FINANCIERE RICHEMONT SA	1.6 %

Position List

Asset name	ISIN	Weight
Cash		1 %
Cash		1 %
Equities		99 %
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	29 %
UBS AST 2 Global Equities (ex CH) ESG Leaders Passive (hedged in CHF) II I-X-acc	CH1140318879	20 %
UBS (CH) Institutional Fund 2 - Equities Global ESG Leaders Passive II I-X-acc	CH1140318861	20 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	10 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global ESG Leaders Passive II I-X-acc	CH1167887459	10 %
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	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	UBS Switzerland AG
Foundation management	finpension AG, Lucerne

This document was produced by finpension applying the highest standards of diligence and in good faith. However, finpension does not provide any guarantee with regard to correctness and completeness and accept no liability for losses that may occur through the use of this information.

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.