

finpension Sustainable 20 (Pension)

Investment risk:

Low

Factsheet as at 30.09.2024

Brief description

The finpension Sustainable 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. 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. No stamp duties are payable on purchases and sales.

Key facts

| | |
|--------------------|---|
| Reference currency | CHF |
| Flat fee | 0.49 % |
| Fund costs (TER) | 0.02 % |
| 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 % | 5.54 | 5.03 | -15.95 | 3.76 | 3.70 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 5.54 | 11.05 | -5.45 | 0.99 | n/a |
| annualised p.a. | n/a | 11.05 | -1.85 | 0.20 | n/a |

Asset classes

| | |
|-------------|--------|
| Cash | 1.0 % |
| Equities | 20.0 % |
| Bonds | 70.0 % |
| Real Estate | 9.0 % |

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 87.1 % |
| US Dollar | 7.4 % |
| Other | 3.1 % |
| Japanese Yen | 0.9 % |
| Euro | 0.7 % |
| Australian Dollar | 0.4 % |
| Pound Sterling | 0.4 % |

Regions

| | |
|----------------|--------|
| North America | 35.3 % |
| Switzerland | 30.1 % |
| Europe | 18.6 % |
| Asia | 9.6 % |
| Not classified | 2.1 % |
| Oceania | 1.8 % |
| South America | 1.6 % |
| Africa | 1.1 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 20.1 % |
| Financials | 16.7 % |
| Information Technology | 15.5 % |
| Industrials | 11.5 % |
| Consumer Staples | 10.3 % |
| Consumer Discretionary | 8.6 % |
| Materials | 6.2 % |
| Communication Services | 5.0 % |
| Real Estate | 2.6 % |
| Energy | 1.8 % |
| Utilities | 1.0 % |
| Not classified | 0.6 % |

Top 10 holdings

| | |
|---|-------|
| NESTLE (reg. shares) | 1.2 % |
| Novartis AG | 1.0 % |
| ROCHE HOLDING cert | 1.0 % |
| MICROSOFT CORPORATION | 0.7 % |
| NVIDIA CORP | 0.7 % |
| CREDIT SUISSE INDEX FUND (LUX) SICAV - EQUITY EMU ESG BLUE -DB- EUR | 0.6 % |
| UBS Group AG | 0.4 % |
| ALPHABET INC | 0.4 % |
| ABB LTD ORD | 0.4 % |
| COMPAGNIE FINANCIERE RICHEMONT SA | 0.4 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 20 % |
| UBS (CH) Index Fund - Equities Switzerland All ESG NSL I-X-acc | CH0597394516 | 8 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB | CH0337393745 | 4 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH | CH0337393851 | 4 % |
| CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF | LU1587908150 | 2 % |
| CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB | CH1102993941 | 2 % |
| Bonds | | 70 % |
| UBS (CH) Index Fund - Bonds Global ex CHF Corporate ESG NSL (CHF hedged) I-X-acc | CH0424137526 | 28 % |
| CSIF (CH) Bond Switzerland AAA-BBB ESG Blue ZB | CH0597394540 | 21 % |
| UBS (CH) Index Fund 2 - Bonds Global ex CHF Government NSL (CHF hedged) I-X-acc | CH0188772989 | 14 % |
| UBS (CH) Index Fund - Bonds USD Emerging Markets Government NSL (CHF hedged) I-B-acc | CH0259132261 | 7 % |
| Real Estate | | 9 % |
| CSIF (CH) III Real Estate World ex CH - Pension Fund ZB | CH0217837456 | 5 % |
| UBS (CH) Index Fund 2 - Real Estate Switzerland Funds NSL I-X-acc | CH0036599816 | 4 % |

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.