

finpension Sustainable 40 (Pension)

Investment risk:

Medium

Factsheet as at 31.05.2024

Brief description

The finpension Sustainable 40 strategy invests 40% in equities, 9% in real estate and 50% 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.

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 % | 3.94 | 6.04 | -16.34 | 8.64 | 4.31 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 3.94 | 6.78 | -3.73 | 11.22 | n/a |
| annualised p.a. | n/a | 6.78 | -1.26 | 2.15 | n/a |

Asset classes

| | |
|-------------|--------|
| Cash | 1.0 % |
| Equities | 40.0 % |
| Bonds | 50.0 % |
| Real Estate | 9.0 % |

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 79.0 % |
| US Dollar | 11.4 % |
| Other | 5.9 % |
| Japanese Yen | 1.5 % |
| Euro | 1.3 % |
| Pound Sterling | 0.5 % |
| Australian Dollar | 0.4 % |

Regions

| | |
|----------------|--------|
| North America | 35.5 % |
| Switzerland | 33.1 % |
| Europe | 15.6 % |
| Asia | 10.6 % |
| Oceania | 1.6 % |
| South America | 1.3 % |
| Not classified | 1.1 % |
| Africa | 0.9 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 18.9 % |
| Financials | 16.5 % |
| Information Technology | 14.8 % |
| Industrials | 11.9 % |
| Consumer Staples | 11.2 % |
| Consumer Discretionary | 8.6 % |
| Materials | 6.5 % |
| Communication Services | 5.4 % |
| Real Estate | 2.7 % |
| Energy | 2.0 % |
| Utilities | 0.9 % |
| Not classified | 0.7 % |

Top 10 holdings

| | |
|---|-------|
| NESTLE (reg. shares) | 2.6 % |
| Novartis AG | 1.9 % |
| ROCHE HOLDING cert | 1.6 % |
| MICROSOFT CORPORATION | 1.4 % |
| CREDIT SUISSE INDEX FUND (LUX) SICAV - EQUITY EMU ESG BLUE -DB- EUR | 1.3 % |
| NVIDIA CORP | 1.3 % |
| UBS Group AG | 0.9 % |
| ALPHABET INC | 0.9 % |
| ABB LTD ORD | 0.8 % |
| COMPAGNIE FINANCIERE RICHEMONT SA | 0.8 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 40 % |
| CSIF (CH) Equity Switzerland Total Market ESG Blue ZB | CH0597394516 | 16 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZB | CH0337393745 | 8 % |
| CSIF (CH) III Equity World ex CH ESG Blue - Pension Fund Plus ZBH | CH0337393851 | 8 % |
| CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF | LU1587908150 | 4 % |
| CSIF (CH) III Equity World ex CH Small Cap ESG Blue - Pension Fund Plus DB | CH1102993941 | 4 % |
| Bonds | | 50 % |
| CSIF (CH) Bond Corporate Global ex CHF ESG Blue ZBH | CH0424137526 | 20 % |
| CSIF (CH) Bond Switzerland AAA-BBB ESG Blue ZB | CH0597394540 | 15 % |
| CSIF (CH) I Bond Government Global ex CHF Blue ZBH | CH0188772989 | 10 % |
| CSIF (CH) Bond Government Emerging Markets USD Blue DBH | CH0259132261 | 5 % |
| Real Estate | | 9 % |
| CSIF (CH) III Real Estate World ex CH - Pension Fund ZB | CH0217837456 | 5 % |
| CSIF (CH) I Real Estate Switzerland Blue ZB | 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.