

finpension Sustainable 40 (Pension)

Investment risk:

Medium

Factsheet as at 31.12.2024

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. Swisscanto'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) | 0.00 % |
| 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 % | 7.13 | 6.12 | -16.50 | 8.00 | 4.57 |

| Return in % | YTD | 1 year | 3 years | 5 years | 10 years |
|-----------------|------|--------|---------|---------|----------|
| cumulative | 7.13 | 7.13 | -4.74 | 7.59 | n/a |
| annualised p.a. | n/a | 7.13 | -1.61 | 1.47 | n/a |

Asset classes

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

Currencies

| | |
|-------------------|--------|
| Swiss Franc | 79.0 % |
| US Dollar | 11.8 % |
| Other | 5.2 % |
| Euro | 1.3 % |
| Japanese Yen | 1.3 % |
| Pound Sterling | 0.8 % |
| Australian Dollar | 0.6 % |

Regions

| | |
|----------------|--------|
| North America | 35.9 % |
| Switzerland | 32.9 % |
| Europe | 13.0 % |
| Asia | 9.3 % |
| Not classified | 7.5 % |
| Oceania | 0.9 % |
| South America | 0.4 % |
| Africa | 0.1 % |

Sectors

| | |
|------------------------|--------|
| Health Care | 19.6 % |
| Consumer Discretionary | 18.2 % |
| Financials | 16.6 % |
| Information Technology | 14.3 % |
| Industrials | 13.2 % |
| Communication Services | 4.7 % |
| Materials | 3.5 % |
| Consumer Staples | 3.4 % |
| Energy | 2.5 % |
| Utilities | 1.4 % |
| Not classified | 1.4 % |
| Real Estate | 1.3 % |

Top 10 holdings

| | |
|----------------------------|-------|
| NESTLE S.A. | 3.4 % |
| ROCHE HLDG AG | 2.3 % |
| Novartis AG | 2.0 % |
| APPLE INC. | 0.9 % |
| NVIDIA CORP | 0.8 % |
| MICROSOFT CORPORATION | 0.7 % |
| ZURICH INSURANCE GROUP LTD | 0.6 % |
| COMPAGNIE FINANCIERE | 0.6 % |
| RICHEMONT SA | 0.6 % |
| UBS AG | 0.5 % |
| ABB Ltd | 0.5 % |

Position List

| Asset name | ISIN | Weight |
|--|--------------|-------------|
| Cash | | 1 % |
| Cash | | 1 % |
| Equities | | 40 % |
| Swisscanto (CH) Index Equity Fund Switzerland Total Responsible NT CHF | CH0451461963 | 16 % |
| Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NT CHF | CH0215804755 | 8 % |
| Swisscanto (CH) IPF I Index Equity Fund World (ex CH) Responsible NTH CHF | CH0293345648 | 8 % |
| Swisscanto (CH) Index Equity Fund Emerging Markets Responsible NT CHF | CH0561458693 | 4 % |
| Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH Responsible NT CHF | CH1220910934 | 4 % |
| Bonds | | 50 % |
| Swisscanto (CH) Index Bond Fund Corp. World Responsible NTH CHF | CH1146980946 | 20 % |
| Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF Responsible NT CHF | CH1140340709 | 15 % |
| Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF | CH0117045317 | 10 % |
| Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF | CH0398970274 | 5 % |
| Real Estate | | 9 % |
| Swisscanto (CH) Index Real Estate Fund Switzerland indirect NT CHF | CH0117052545 | 4 % |
| Swisscanto (CH) IPF I Index Real Estate Fund North America indirect NT CHF | CH0215804730 | 3 % |
| Swisscanto (CH) Index Real Estate Fund Europe (ex CH) indirect NT CHF | CH0117052586 | 1 % |
| Swisscanto (CH) Index Real Estate Fund Asia indirect NT CHF | CH0117052669 | 1 % |

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 | Swisscanto by Zürcher Kantonalbank |
| 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.