# finpension

## finpension Switzerland 20 (Pension)

Investment risk: Low

Factsheet as at 31.05.2024

#### **Brief description**

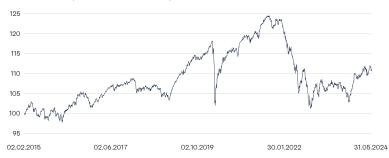
The finpension Switzerland 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. The investment is passive, diversified and focused on Switzerland. Credit Suisse's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these 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) 0.01 %
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 %	1.18	5.30	-15.61	3.34	3.93

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	1.18	3.57	-7.91	0.71	n/a
annualised p.a.	n/a	3.57	-2.71	0.14	n/a

Asset classes	
Cash	1.0 %
Equities	20.0 %
Bonds	70.0 %
Real Estate	9.0 %
Currencies	00.0.0/
Swiss Franc	93.0 %
US Dollar	3.9 %
Other	1.6 %
Japanese Yen	0.6 %
Euro	0.4 %
Pound Sterling	0.3 %
Australian Dollar	0.2 %
Regions	
Switzerland	42.5 %
North America	26.7 %
Europe	17.2 %
Asia	8.2 %
South America	1.5 %
Not classified	1.4 %
Oceania	1.4 %
Africa	1.0 %
Sectors	
Health Care	25.2 %
Financials	17.4 %
Industrials	13.9 %
Consumer Staples	13.2 %
Information Technology	7.9 %
Materials	7.5 %
Consumer Discretionary	7.3 %
Communication Services	2.8 %
Real Estate	2.3 %
Energy	1.5 %
Utilities	1.0 %
Not classified	0.1 %
Top 10 holdings	
NESTLE S.A.	1.8 %
Novartis AG	1.6 %
ROCHE HLDG AG	1.4 %
UBS AG	0.7 %
ABB Ltd	0.6 %
COMPAGNIE FINANCIERE	0.0 /0
RICHEMONT SA	0.6 %
ZURICH INSURANCE GROUP	0.6 %
CREDIT SUISSE INDEX FUND	
(LUX) SICAV - CSIF (LUX) EQUITY	
EMU BLUE -DB- EUR	0.4 %
SIKA AG	0.4 %
HOLCIM LTD	0.4 %

# finpension

### **Position List**

Asset name	ISIN	Weight
Cash		1%
Cash		1%
Equities		20 %
CSIF (CH) Equity Switzerland Large Cap Blue ZB	CH0033782431	10 %
CSIF (CH) Equity Switzerland Small & Mid Cap ZB	CH0110869143	4 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB	CH0429081620	2 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH	CH0429081638	2 %
CSIF (CH) Equity Emerging Markets Blue DB	CH0017844686	1%
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	1%
Bonds		70 %
CSIF (CH) Bond Switzerland AAA-BBB Blue ZB	CH0039003055	28 %
CSIF (CH) Bond Corporate Global ex CHF Blue ZBH	CH0189956813	21 %
CSIF (CH) I Bond Government Global ex CHF Blue ZBH	CH0188772989	14 %
CSIF (CH) Bond Government Emerging Markets USD Blue DBH	CH0259132261	7 %
Real Estate		9 %
CSIF (CH)   Real Estate Switzerland Blue ZB	CH0036599816	6 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	3 %

### 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

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.