

## finpension Switzerland 20 (Pension)

Investment risk:

**Low**

Factsheet as at 30.11.2024

### 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. 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. No stamp duties are payable on purchases and sales.

### 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 %	4.81	4.97	-15.48	3.29	3.60

  

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	4.81	7.61	-6.25	-0.38	n/a
annualised p.a.	n/a	7.61	-2.13	-0.08	n/a

### Asset classes

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

### Currencies

Swiss Franc	81.9 %
US Dollar	16.2 %
Other	1.1 %
Euro	0.4 %
Japanese Yen	0.3 %
Australian Dollar	0.1 %
Pound Sterling	0.1 %

### Regions

Switzerland	49.1 %
North America	24.9 %
Europe	13.0 %
Asia	6.8 %
Not classified	3.6 %
South America	1.4 %
Oceania	0.7 %
Africa	0.5 %

### Sectors

Health Care	25.0 %
Not classified	16.3 %
Financials	16.2 %
Consumer Staples	10.8 %
Consumer Discretionary	9.6 %
Industrials	9.2 %
Materials	6.3 %
Information Technology	2.8 %
Real Estate	1.8 %
Communication Services	1.0 %
Energy	1.0 %

### Top 10 holdings

NESTLE S.A.	1.7 %
ROCHE HLDG AG	1.6 %
Novartis AG	1.5 %
UBS Group AG	0.7 %
ABB Ltd	0.6 %
ZURICH INSURANCE GROUP LTD	0.6 %
COMPAGNIE FINANCIERE	
RICHEMONT SA	0.5 %
HOLCIM LTD	0.4 %
ALCON AG	0.3 %
SIKA AG	0.3 %

## Position List

Asset name	ISIN	Weight
<b>Cash</b>		<b>1 %</b>
Cash		1 %
<b>Equities</b>		<b>20 %</b>
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	10 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	4 %
UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-X-acc	CH0147419797	2 %
UBS (CH) Institutional Fund 2 - Equities Global Passive II I-X-acc	CH0046164783	2 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II I-X-acc	CH0252809717	1 %
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	1 %
<b>Bonds</b>		<b>70 %</b>
UBS AST Obligationen CHF Indexiert I-X-acc	CH0121950445	28 %
UBS (CH) Institutional Fund - Global Corporate Bonds Passive (CHF hedged) II I-X-acc	CH0184182670	21 %
UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc	CH0022650888	14 %
UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc	CH0244558836	7 %
<b>Real Estate</b>		<b>9 %</b>
UBS (CH) Institutional Fund 3 - Swiss Real Estate Securities Selection Passive II I-X-acc	CH0042114378	6 %
UBS (CH) Institutional Fund 2 - Global Real Estate Securities Passive (CHF hedged) II I-X-acc	CH0047710147	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	UBS 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](http://www.finpension.ch/vb).