finpension

finpension Switzerland 40 (Pension)

Investment risk: Medium

Factsheet as at 30.06.2024

Brief description

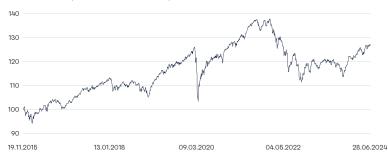
The finpension Switzerland 40 strategy invests 40% in equities, 9% in real estate and 50% in bonds. The investment is passive, diversified and focused on Switzerland. UBS's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds 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) 0.05 %
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 %	4.03	5.59	-16.04	8.07	4.21

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	4.03	5.45	-5.78	7.45	n/a
annualised p.a.	n/a	5.45	-1.96	1.45	n/a

Asset classes	
	100
Cash	1.0 %
Equities	40.0 %
Bonds	50.0 %
Real Estate	9.0 %
Currencies	
Swiss Franc	87.0 %
US Dollar	9.2 %
Other	2.2 %
Euro	0.9 %
Japanese Yen	0.5 %
Australian Dollar	0.2 %
Pound Sterling	0.1%
Regions	
Switzerland	50.4 %
North America	23.0 %
	11.9 %
Europe	7.1 %
Asia Not classified	4.6 %
South America	4.0 % 1.8 %
Oceania	
	0.9 %
Africa	0.5 %
Sectors	
Financials	22.0 %
Health Care	18.7 %
Not classified	16.6 %
Consumer Discretionary	13.4 %
Consumer Staples	12.4 %
Industrials	10.4 %
Information Technology	3.1 %
Real Estate	1.6 %
Energy	1.0 %
Communication Services	0.5 %
Materials	0.4 %
Top 10 holdings	
UBS (CH) Institutional 2 - Equities	E 0.0/
USA Passive II I-X	5.8 %
NESTLE S.A.	4.0 %
Novartis AG	3.0 %
ROCHE HLDG AG	2.7 %
UBS Group AG	1.4 %
ABB Ltd	1.3 %
COMPAGNIE FINANCIERE	1.0.0/
RICHEMONT SA	1.2 %
ZURICH INSURANCE GROUP LTD	1.1 %
SIKA AG	0.7 %
HOLCIM LTD	0.7 %

finpension

Position List

Asset name	ISIN	Weight
Cash		1%
Cash		1%
Equities		40 %
UBS (CH) Institutional Fund - Equities Switzerland Passive Large II I-X-acc	CH0046164148	20 %
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-X-acc	CH0302290124	8 %
UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-X-acc	CH0147419797	4 %
UBS (CH) Institutional Fund 2 - Equities Global Passive II I-X-acc	CH0046164783	4 %
UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II I-X-acc	CH0252809717	2 %
UBS (CH) Institutional Fund 2 - Equities Global Small Cap Passive II I-X-acc	CH0209675195	2 %
Bonds		50 %
UBS AST Obligationen CHF Indexiert I-X-acc	CH0121950445	20 %
UBS (CH) Institutional Fund - Global Corporate Bonds Passive (CHF hedged) II I-X-acc	CH0184182670	15 %
UBS (CH) Investment Fund - Global Government Bonds Climate Aware (CHF hedged) I-X-acc	CH0022650888	10 %
UBS (CH) Institutional Fund 3 - Bonds Emerging Markets Aggregate ESG Passive (CHF hedged) II I-X-acc	CH0244558836	5 %
Real Estate		9 %
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

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.