

finpension Switzerland 80

Investment risk: **High**

Factsheet as at 31.03.2024

Brief description

The finpension Switzerland 80 strategy invests 80% in equities, 9% in real estate and 10% in bonds. The investment is passive, diversified and focused on Switzerland. 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. 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 %	6.68	6.65	-17.63	17.92	5.04

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	6.68	9.45	5.20	28.80	n/a
annualised p.a.	n/a	9.45	1.70	5.19	n/a

Asset classes

Cash	1.0 %
Equities	80.0 %
Bonds	10.0 %
Real Estate	9.0 %

Currencies

Swiss Franc	81.0 %
US Dollar	9.4 %
Other	5.3 %
Euro	1.5 %
Japanese Yen	1.5 %
Pound Sterling	0.9 %
Australian Dollar	0.5 %

Regions

Switzerland	66.1 %
North America	18.8 %
Asia	6.3 %
Europe	5.3 %
Not classified	2.4 %
Oceania	0.7 %
South America	0.3 %
Africa	0.1 %

Sectors

Health Care	24.8 %
Consumer Discretionary	20.5 %
Financials	17.5 %
Industrials	17.2 %
Information Technology	7.9 %
Materials	3.4 %
Communication Services	2.6 %
Consumer Staples	1.8 %
Real Estate	1.5 %
Energy	1.4 %
Utilities	0.8 %
Not classified	0.7 %

Top 10 holdings

NESTLE S.A.	8.1 %
Novartis AG	6.2 %
ROCHE HLDG AG	5.9 %
UBS AG	2.5 %
COMPAGNIE FINANCIERE RICHEMONT SA	2.5 %
ZURICH INSURANCE GROUP LTD	2.3 %
ABB Ltd	2.2 %
SIKA AG	1.4 %
HOLCIM LTD	1.3 %
ALCON AG	1.2 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		80 %
Swisscanto (CH) Index Equity Fund Large Caps Switzerland NT CHF	CH0215804714	40 %
Swisscanto (CH) Index Equity Fund Small & Mid Caps Switzerland NT CHF	CH0132501898	16 %
Swisscanto (CH) IPF I Index Equity Fund World ex CH NT CHF	CH0117044948	8 %
Swisscanto (CH) IPF I Index Equity Fund World ex CH NTH CHF	CH0296590281	8 %
Swisscanto (CH) IPF I Index Equity Fund Small Cap World ex CH NT CHF	CH0267153598	4 %
Swisscanto (CH) Index Equity Fund Emerging Markets NT CHF	CH0117044971	4 %
Bonds		10 %
Swisscanto (CH) Index Bond Fund Total Market AAA-BBB CHF (I) NT CHF	CH0117045036	4 %
Swisscanto (CH) Index Bond Fund Corp. World hedged CHF NTH1 CHF	CH0117052511	3 %
Swisscanto (CH) Index Bond Fund World (ex CHF) Govt. hedged CHF NTH CHF	CH0117045317	2 %
Swisscanto (CH) Index Bond Fund Emerging Markets Hard Currency NTH CHF	CH0398970274	1 %
Real Estate		9 %
Swisscanto (CH) Index Real Estate Fund Switzerland indirect NT CHF	CH0117052545	6 %
Swisscanto (CH) IPF I Index Real Estate Fund North America indirect NT CHF	CH0215804730	1 %
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.