

finpension Switzerland 20

Investment risk: **low**

Factsheet as at 31.12.2020

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	0.39 % plus VAT
External product costs (TER)	0.01 %
Custody fees	none
Transaction fees	none
Rebalancing	monthly, on the first banking day of the month

Performance



Return	2020	2019	2018	2017	2016
in %	4.10	10.76	-4.26	5.51	2.81

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	4.10	4.10	10.39	19.74	n/a
annualised p.a.	n/a	4.10	3.35	3.67	n/a

Asset classes

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

Currencies

Swiss Franc	49.6 %
United States Dollar	30.8 %
Euro	10.5 %
Japanese Yen	3.4 %
Other	3.1 %
Pound Sterling	2.1 %
Australian Dollar	0.4 %

Regions

Switzerland	41.8 %
North America	24.3 %
Europe	17.5 %
Asia	8.2 %
Not classified	3.8 %
Oceania	2.0 %
South America	1.9 %
Africa	0.5 %

Sectors

Health Care	28.4 %
Financials	16.5 %
Industrials	16.0 %
Consumer Discretionary	11.1 %
Consumer Staples	9.2 %
Information Technology	8.3 %
Materials	3.9 %
Communication Services	3.5 %
Real Estate	1.2 %
Utilities	1.0 %
Energy	1.0 %

Top 10 holdings

Nestle SA	1.8 %
Novartis AG	1.8 %
Roche Holdings	1.8 %
UBS Sima	1.1 %
Zurich Insurance Group AG	0.5 %
ABB Ltd	0.5 %
Lonza	0.4 %
CS Real Estate Living Plus	0.4 %
UBS Group AG	0.4 %
SIAT Immobilien AG	0.4 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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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 ZB	CH0130458182	2 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund ZBH	CH0217837381	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) I Real Estate Switzerland Blue ZB	CH0036599816	6 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	3 %

Provider

Foundation	finpension 3a Retirement Savings 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

An investment of 3a funds in this investment strategy requires a retirement savings agreement with finpension 3a Retirement Savings Foundation. The valid provisions of the Retirement Savings Regulations, the Investment Regulations, the Organisational 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 3a Retirement Savings Foundation. All information is available at www.finpension.ch/3a.