# finpension

### finpension Global 20 (Pension)

Investment risk: low

Factsheet as at 30.04.2025

#### **Brief description**

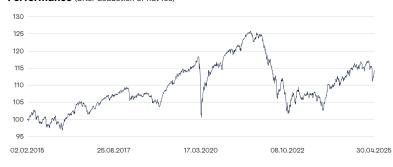
The finpension Global 20 strategy invests 20% in equities, 9% in real estate and 70% in bonds. The investment is passive and globally diversified. Credit Suisse's institutional index funds are used to implement the investment strategy. Thanks to an investor group control system, these funds can reclaim 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 %
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	2025	2024	2023	2022	2021
in %	-0.63	4.57	5.28	-16.20	3.82

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	-0.63	3.63	1.19	3.36	12.97
annualised p.a.	n/a	3.63	0.40	0.66	1.23

Asset classes	
Cash	1.0 %
Equities	20.0 %
Bonds	70.0 %
Real Estate	9.0 %
Currencies	
Swiss Franc	87.0 %
US Dollar	7.5 %
Other Japanese Yen	3.0 % 0.9 %
Euro	0.9 %
Pound Sterling	0.5 %
Australian Dollar	0.4 %
Regions	
North America	36.3 %
Switzerland	29.1 %
Europe	18.1 %
Asia	9.5 %
Not classified Oceania	2.9 % 1.6 %
South America	1.5 %
Africa	1.0 %
Sectors	
Health Care	18.8 %
Financials	18.6 %
Information Technology	13.4 %
Industrials	12.1 %
Consumer Staples	10.0 %
Consumer Discretionary	9.1 % 5.9 %
Materials Communication Services	5.9 % 4.9 %
Energy	2.8 %
Real Estate	2.7 %
Utilities	1.7 %
Top 10 holdings	
NESTLE S.A.	1.1 %
ROCHE HLDG AG	1.0 %
NOVARTIS AG	0.9 %
CREDIT SUISSE INDEX FUND	
(LUX) SICAV - CSIF (LUX) EQUITY EMU BLUE -DB- EUR	0.8 %
ZURICH INSURANCE GROUP LTD	0.4 %
UBS GROUP AG	0.4 %
APPLE INC.	0.4 %
COMPAGNIE FINANCIERE	0.1:0/
RICHEMONT SA	0.4 % 0.3 %
MICROSOFT CORPORATION ABB LTD	0.3 %
	3.0 70

## finpension

#### **Position List**

Asset name	ISIN	Weight
Cash		1%
Cash		1%
Equities		20 %
UBS (CH) Index Fund - Equities Switzerland Large Capped NSL I-X-acc	CH0033782431	6 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB	CH0429081620	4 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH	CH0429081638	4 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	2 %
UBS (CH) Index Fund - Equities Emerging Markets NSL I-B-acc	CH0017844686	2 %
UBS (CH) Index Fund - Equities Switzerland Small & Mid I-X-acc	CH0110869143	2 %
Bonds		70 %
UBS (CH) Index Fund - Bonds Global ex CHF Corporate NSL (CHF hedged) I-X-acc	CH0189956813	28 %
UBS (CH) Index Fund - Bonds CHF NSL I-X-acc	CH0039003055	21 %
UBS (CH) Index Fund 2 - Bonds Global ex CHF Government NSL (CHF hedged) I-X-acc	CH0188772989	14 %
UBS (CH) Index Fund - Bonds USD Emerging Markets Government NSL (CHF hedged) I-B-acc	CH0259132261	7 %
Real Estate		9 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	5 %
UBS (CH) Index Fund 2 - Real Estate Switzerland Funds NSL I-X-acc	CH0036599816	4 %

#### 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 (Schweiz) 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 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.