

finpension Global 40

Investment risk: **medium**

Factsheet as at 31.12.2020

Brief description

The finpension Global 40 strategy invests 40% in equities, 9% in real estate and 50% 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 % 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 %	5.20	14.66	-5.83	9.18	4.34

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	5.20	5.20	13.59	29.39	n/a
annualised p.a.	n/a	5.20	4.34	5.29	n/a

Asset classes

Cash	1.0 %
Equities	40.0 %
Bonds	50.0 %
Real Estate	9.0 %

Currencies

United States Dollar	38.3 %
Swiss Franc	36.6 %
Euro	10.7 %
Other	6.9 %
Japanese Yen	4.2 %
Pound Sterling	2.7 %
Australian Dollar	0.7 %

Regions

North America	33.3 %
Switzerland	32.2 %
Europe	16.3 %
Asia	11.2 %
Not classified	2.9 %
Oceania	2.1 %
South America	1.7 %
Africa	0.5 %

Sectors

Health Care	21.5 %
Financials	15.2 %
Industrials	13.3 %
Information Technology	13.1 %
Consumer Discretionary	12.2 %
Consumer Staples	8.4 %
Communication Services	5.8 %
Materials	4.4 %
Real Estate	2.4 %
Energy	2.0 %
Utilities	1.8 %

Top 10 holdings

Nestle SA	2.2 %
Novartis AG	2.2 %
Roche Holdings	2.1 %
UBS Sima	0.7 %
Apple Inc	0.7 %
Zurich Insurance Group AG	0.6 %
ABB Ltd	0.6 %
Microsoft Corp	0.6 %
Lonza	0.5 %
Amazon.Com	0.5 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		40 %
CSIF (CH) Equity Switzerland Large Cap Blue ZB	CH0033782431	12 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund ZB	CH0130458182	8 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund ZBH	CH0217837381	8 %
CSIF (CH) Equity Emerging Markets Blue DB	CH0017844686	4 %
CSIF (CH) Equity Switzerland Small & Mid Cap ZB	CH0110869143	4 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	4 %
Bonds		50 %
CSIF (CH) Bond Corporate Global ex CHF Blue ZBH	CH0189956813	20 %
CSIF (CH) Bond Switzerland AAA-BBB Blue ZB	CH0039003055	15 %
CSIF (CH) I Bond Government Global ex CHF Blue ZBH	CH0188772989	10 %
CSIF (CH) Bond Government Emerging Markets USD Blue DBH	CH0259132261	5 %
Real Estate		9 %
CSIF (CH) III Real Estate World ex CH - Pension Fund ZB	CH0217837456	5 %
CSIF (CH) I Real Estate Switzerland Blue ZB	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 (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.