

finpension Global 80 (Pension)

Investment risk: **very high**

Factsheet as at 30.11.2024

Brief description

The finpension Global 80 strategy invests 80% in equities, 9% in real estate and 10% 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)	0.02 %
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 %	14.15	8.20	-17.53	18.08	5.95

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	14.15	17.49	5.45	30.13	n/a
annualised p.a.	n/a	17.49	1.78	5.41	n/a

Asset classes

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

Currencies

Swiss Franc	62.8 %
US Dollar	20.3 %
Other	10.5 %
Japanese Yen	2.3 %
Euro	2.2 %
Pound Sterling	1.2 %
Australian Dollar	0.6 %

Regions

Switzerland	39.0 %
North America	37.2 %
Asia	11.8 %
Europe	9.0 %
Oceania	1.4 %
South America	0.7 %
Not classified	0.6 %
Africa	0.4 %

Sectors

Health Care	19.4 %
Financials	17.5 %
Information Technology	14.1 %
Industrials	12.5 %
Consumer Staples	9.7 %
Consumer Discretionary	8.9 %
Materials	6.2 %
Communication Services	4.8 %
Energy	2.7 %
Real Estate	2.6 %
Utilities	1.7 %
Not classified	-0.1 %

Top 10 holdings

NESTLE S.A.	4.1 %
ROCHE HLDG AG	3.9 %
NOVARTIS AG	3.7 %
CREDIT SUISSE INDEX FUND (LUX) SICAV - OSIF (LUX) EQUITY	
EMU BLUE -DB- EUR	2.4 %
UBS AG	1.7 %
APPLE INC.	1.6 %
NVIDIA CORP	1.5 %
ABB LTD	1.5 %
ZURICH INSURANCE GROUP	1.5 %
MICROSOFT CORPORATION	1.3 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		80 %
UBS (CH) Index Fund - Equities Switzerland Large Capped NSL I-X-acc	CH0033782431	24 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZB	CH0429081620	16 %
CSIF (CH) III Equity World ex CH Blue - Pension Fund Plus ZBH	CH0429081638	16 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	8 %
UBS (CH) Index Fund - Equities Emerging Markets NSL I-B-acc	CH0017844686	8 %
UBS (CH) Index Fund - Equities Switzerland Small & Mid I-X-acc	CH0110869143	8 %
Bonds		10 %
UBS (CH) Index Fund - Bonds Global ex CHF Corporate NSL (CHF hedged) I-X-acc	CH0189956813	4 %
UBS (CH) Index Fund - Bonds CHF NSL I-X-acc	CH0039003055	3 %
UBS (CH) Index Fund 2 - Bonds Global ex CHF Government NSL (CHF hedged) I-X-acc	CH0188772989	2 %
UBS (CH) Index Fund - Bonds USD Emerging Markets Government NSL (CHF hedged) I-B-acc	CH0259132261	1 %
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

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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.