

finpension Sustainable 100

Investment risk: **very high**

Factsheet as at 31.03.2021

Brief description

The finpension Sustainable 100 strategy invests almost 100% in equities. The investment is passive, diversified and focused on Sustainability. 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.

Key facts

Reference currency	CHF
Flat fee	0.39 % plus VAT
External product costs (TER)	0.03 %
Custody fees	none
Transaction fees	none
Rebalancing	monthly, on the first banking day of the month

Performance



Return	2021	2020	2019	2018	2017
in %	8.89	6.67	25.74	-9.65	18.33

Return in %	YTD	1 year	3 years	5 years	10 years
cumulative	8.89	42.29	36.47	71.38	n/a
annualised p.a.	n/a	42.29	10.92	11.38	n/a

Asset classes

Cash	1.0 %
Equities	99.0 %

Currencies

Swiss Franc	40.0 %
United States Dollar	33.8 %
Other	11.7 %
Euro	5.1 %
Japanese Yen	4.7 %
Pound Sterling	2.3 %
Australian Dollar	1.3 %
New Zealand Dollar	1.1 %

Regions

Switzerland	39.6 %
North America	34.4 %
Asia	14.1 %
Europe	9.0 %
Oceania	1.4 %
Africa	0.6 %
South America	0.6 %
Not classified	0.5 %

Sectors

Health Care	20.6 %
Financials	15.4 %
Industrials	13.7 %
Information Technology	13.4 %
Consumer Discretionary	13.1 %
Consumer Staples	8.0 %
Communication Services	6.0 %
Materials	4.5 %
Real Estate	2.3 %
Energy	1.5 %
Utilities	1.3 %

Top 10 holdings

Roche Holdings	5.1 %
Nestle SA	5.1 %
Novartis AG	5.1 %
Microsoft Corp	2.8 %
Zurich Insurance Group AG	1.5 %
ABB Ltd	1.3 %
UBS Group AG	1.3 %
Taiwan Semiconductor Manufacturing Co Ltd	1.2 %
Compagnie Financiere Richemont	1.2 %
Lonza	1.2 %

Position List

Asset name	ISIN	Weight
Cash		1 %
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Equities		99 %
CSIF (CH) Equity Switzerland Large Cap Blue ZB	CH0033782431	29 %
CSIF (CH) Equity World ex CH ESG Blue ZB	CH0424136833	20 %
CSIF (CH) Equity World ex CH ESG Blue ZBH	CH0500706632	20 %
CSIF (CH) Equity Switzerland Small & Mid Cap ZB	CH0110869143	10 %
CSIF (CH) III Equity World ex CH Small Cap Blue - Pension Fund DB	CH0214967314	10 %
CSIF (Lux) Equity Emerging Markets ESG Blue DB CHF	LU1587908150	10 %

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.