# Twitter Thread by Aswath Silber

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**Hilo con los mejores ETF indexados de RV**

**Con 4-5, podéis haceros vuestra propia cartera global por un coste muy inferior al que ofrecen por ahí**

**Tablas con ISIN, Acum/Dist, comisión y reparto por países**

**■la menor comisión en su categoría**
**■sin comisión de compra en degiro**

**■**

1- MSCI World o ACWI ■

Un ETF que contiene todo el mundo, para los más "vagos"

Contras: emergentes pesan nada muy poco

| ISIN | Description | Fees % | USA | EU | UK | Eex€ | Japan | EM |
|---|---|---|---|---|---|---|---|---|
| LU2089238203 | Global Amundi Prime Solactive | 0.05 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| IE00BFXR5S54 | Global Equity L&G | 0.10 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| LU1781541179 | MSCI World Lyxor A | 0.12 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| IE00B4X9L533 | MSCI World HSBC D | 0.15 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| IE00B60SX394 | MSCI World Invesco | 0.19 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| IE00B4L5Y983 | MSCI World iShares | 0.20 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |
| IE00B6R52259 | ACWI. iShares Accumulation | 0.20 | 57 | 9 | 5 | 5 | 8 | CN6 CAD2.5 APAC6 |
| IE00BK5BQT80 | All World FTSE Vanguard Accumulation | 0.22 | 55 | 9 | 5 | 5 | 8 | CN6 CAD2.5 APAC6 |
| IE00B3YLTY66 | ACWI IMI SPDR | 0.40 | 55 | 9 | 5 | 5 | 8 | CN6 CAD2.5 APAC6 |
| IE00BJ0KDQ92 | MSCI WORLD A Xtrackers | 0.19 | 65 | 10 | 4 | 5 | 8 | PAC4 CAD3 |

2 - USA ■■

Imprescindible en cualquier cartera. S&P500 y Nasdaq

Muchas opciones muy baratas. Acumulación o Distribución, para todos los gustos

Atención a los recién salidos L&G y Amundi Prime que baten a los ishares y vanguard en comisiones

| ISIN | USA | Fees % | USA |
|---|---|---|---|
| IE00BFXR5Q31 | US Equity L&G Solactive | 0.05 | 100 |
| LU2089238468 | USA Amundi Prime Solactive | 0.05 | 100 |
| IE00B3XXRP09 | Sp500 D Vanguard | 0.07 | 100 |
| IE00BFMXXD54 | Sp500 A Vanguard | 0.07 | 100 |
| IE0031442068 | Sp500 D iShares | 0.07 | 100 |
| IE00B5BMR087 | **Sp500 A iShares** | 0.07 | 100 |
| IE00BMTX1Y45 | Sp500 A iShares Sintético | 0.07 | 100 |
| IE00B3YCGJ38 | Sp500 A Invesco | 0.05 | 100 |
| IE00B5KQNG97 | SP500 HSBC D | 0.09 | 100 |
| IE00B6YX5C33 | SP500 SPDR D | 0.09 | 100 |
| LU1681048804 | SP500 Amundi | 0.15 | 100 |
| LU0490618542 | SP500 Sintético Xtrackers | 0.15 | 100 |
| IE00B8VZVH32 | **Nasdaq xTrackers** | 0.20 | 100 |
| LU1829221024 | **Nasdaq A Lyxor Sintético** | 0.22 | 100 |
| LU1681038243 | Nasdaq A Amundi Sintético | 0.23 | 100 |
| DE000A0F5UF5 | Nasdaq D iShares | 0.31 | 100 |
| IE00B53SZB19 | Nasdaq A iShares | 0.33 | 100 |
| LU1781540957 | Core Morningstar US Lyxor | 0.04 | 100 |
| IE00BLNMYC90 | S&P500 Equal Weight | 0.25 | 100 |

3 - Europa ■■

Más variedad de índices

Stoxx 600: 600 acciones, large y mid. Usado por Vanguard

MSCI Europa: 400 acciones. Usado por el resto

Stoxx 50: las 50 más grandes

| ISIN | Europe | Fees % | UK | FR | DE | CH | NL | otros |
|---|---|---|---|---|---|---|---|---|
| LU2089238039 | **Europa Amundi Prime** | 0.05 | 22 | 16 | 16 | 16 | 7 | SW5, DK4, IT3, ES3, F |
| IE00B945VV12 | Europa D Vanguard | 0.10 | 22 | 16 | 16 | 16 | 7 | SW5, DK4, IT3, ES3, F |
| IE00BK5BQX27 | Europa A Vanguard | 0.10 | 22 | 16 | 16 | 16 | 7 | SW5, DK4, IT3, ES3, F |
| IE00B4K48X80 | **Europa A iShares** | 0.12 | 21 | 17 | 15 | 16 | 7 | SW5, DK4, IT3, ES3, F |
| IE00B1YZSC51 | Europa D iShares | 0.12 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| LU1242369327 | Europa A Xtrackers | 0.12 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| LU1681042609 | Europa C Amundi | 0.15 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| IE00B5BD5K76 | Europa HSBC D | 0.10 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| LU0908500753 | Stoxx600 C Lyxor | 0.07 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| LU0328475792 | Stoxx600 C xTrackers | 0.20 | 24 | 17 | 14 | 17 | 7 | SW5, DK4, IT3, ES3, F |
| IE00B53L3W79 | Stoxx50 A iShares | 0.10 | | 38 | 29 | 8 ESP | 12 | 14 |
| LU0380865021 | Stoxx50 A xTrackers | 0.09 | | 38 | 29 | 8 ESP | 12 | 14 |
| LU1681047236 | Stoxx50 A Amundi | 0.15 | | 38 | 29 | 8 ESP | 12 | 14 |
| LU1681047319 | Stoxx50 D Amundi | 0.15 | | 38 | 29 | 8 ESP | 12 | 14 |

4 - Emergentes ■■■■■■■■■■

A recalcar:

China pesa entre un 30 y un 40% en todos

BABA y Tencent principales posiciones (10% aprox)

*Vanguard no incluye Corea del Sur como emergente, el resto si

| ISIN | Emergentes | Fees % | China | Taiwa | Korea | India | Brazi | otros |
|---|---|---|---|---|---|---|---|---|
| LU0635178014 | EM Lyxor D | 0.14 | 33 | 14 | 14 | 9 | 4 | RSA3, RU3, SA3, Tha |
| IE00B5SSQT16 | EM HSBC D | 0.15 | 33 | 14 | 14 | 9 | 4 | RSA3, RU3, Thai3, M |
| IE00BK5BR733 | EM A Vanguard | 0.22 | 40 | 17 | | 11 | 6 | SA5, KSA3, RU3, Mal |
| IE00B3VVMM84 | EM D Vanguard | 0.22 | 40 | 17 | | 11 | 6 | SA5, KSA3, RU3, Mal |
| IE00B4L5YC18 | **EM A iShares** | 0.18 | 33 | 14 | 14 | 9 | 4 | SA3, KSA2.5, RU2.5, |
| IE00B0M63177 | EM D iShares | 0.18 | 33 | 14 | 14 | 9 | 4 | |
| IE00BKM4GZ66 | **EM Core A iShares** | 0.18 | 34 | 15 | 14 | 9 | 5 | SA3, KSA2.5, RU2.5, |
| IE00BD45KH83 | EM Core D iShares | 0.18 | 34 | 15 | 14 | 9 | 5 | 3 |
| IE00BTJRMP35 | EM A Xtrackers | 0.18 | 34 | 15 | 14 | 9 | 5 | 3 |
| LU1681045370 | EM Amundi | 0.20 | 34 | 15 | 14 | 9 | 5 | 3 |
| LU2009202107 | EM ex China Lyxor | 0.29 | | 20 | 20 | 13 | 8.5 | 6 |
| LU0328476410 | Frontier A Xtrackers | 0.95 | Viet | Rom | Marr | Kaz | Arg | Nig Cmb... |

5 - Asia Pacifico ■■■■■■■■

Australia es el país con más peso

Vanguard incluye aquí Corea del Sur

| ISIN | | Fees % | | | | | |
|---|---|---|---|---|---|---|---|
| IE00BFXR5W90 | **APAC ex Japan L&G** | **0.10** | AU 6 | HK 2 | SIN 9 | NZ 3 | |
| LU1220245556 | APAC ex Japan Lyxor D | 0.12 | AU 6 | HK 2 | SIN 9 | NZ 3 | |
| IE00B5SG8Z57 | APAC ex Japan HSBC D | 0.15 | | | | | |
| IE00BK5BQZ41 | **APAC ex Japan Vanguard A** | **0.15** | AU 4 | KO 3 | HK 2 | SIN 7 | NZ 2 |
| IE00B9F5YL18 | APAC ex Japan Vanguard D | 0.15 | AU 4 | KO 3 | HK 2 | SIN 7 | NZ 2 |
| IE00B52MJY50 | APAC ex Japan iShares A | 0.20 | AU 6 | HK 2 | SIN 9 | NZ 3 | |
| IE00B4WXJD03 | APAC ex Japan iShares D | 0.20 | AU 6 | HK 2 | SIN 9 | NZ 3 | |
| LU0322252338 | APAC ex Japan xTrackers | 0.25 | AU 6 | HK 2 | SIN 9 | NZ 3 | |
| LU1602144906 | APAC ex Japan Amundi C *SRI | 0.45 | AU 6 | HK 2 | SIN 9 | NZ 3 | |

6 - Japon ■■

Gran variedad de índices, pero no os lieis, se comportan muy parecido:

Nikkei 225: las 225 acciones más grandes
MSCI: +300 acciones
MSCI IMI: 1300
Topix: +2000

Os pongo tambien uno de small cap

| | | | |
|---|---|---|---|
| LU2089238385 | Japan Amundi Prime Solactive | 0.05 | 339 STOCKS |
| IE00BFXR5T61 | Japan L&G Solactive | 0.10 | 339 STOCKS |
| LU1781541252 | Japan Lyxor | 0.12 | 320 stocks, 85% marketcap |
| IE00BZ0G8B96 | Japan SDPR | 0.12 | "" |
| IE00B4L5YX21 | **Japan IMI MSCI A iShares** | **0.15** | 1300 stocks, 99% marketcap |
| FR0010245514 | Japan Topix Lyxor D | 0.45 | 2188 STOCKS |
| IE00BFMXYX26 | Japan FTSE Vanguard | 0.15 | 500 stocks |
| LU0274209740 | Japan xTrakers | 0.20 | 320 stocks, 85% marketcap |
| LU0839027447 | Japan Nikkei 225 D Xtrackers | 0.09 | |
| LU2196470426 | Japan Nikkei 225 A Xtrackers | 0.09 | |
| LU0378453376 | Japan Nikkei 225 ComStage D | 0.25 | |
| IE00B2QWDY88 | Japan D Small Cap iShares | 0.58 | |

7 - Small cap ■

Para rizar el rizo, las empresas pequeñas

EEUU: tras el S&P 500, van el S&P 400 (mid cap) y el S&P 600 (small cap). Alternativamente, el Russell 2000 incluye las 2000 más pequeñas (contiene al S&P 600)

El resto, más sencillo

| ISIN | Small Cap & value/growth factors | Fees % | USA | EU | UK | Eex€ | Japan |
|---|---|---|---|---|---|---|---|
| IE00BF4RFH31 | **World Small Cap iShares** | 0.35 | 58 | 8 | 6 | 2 | 12 |
| IE00BCBJG560 | **World Small Cap SPDR** | 0.45 | 56 | 8 | 7 | 5 | 13 |
| LU0392495965 | S&P400 Lyxor | 0.35 | 100 | | | | |
| IE00B4YBJ215 | **S&P400 SPDR** | 0.30 | 100 | | | | |
| IE00BH3YZ803 | **S&P600 Invesco A** | 0.14 | 100 | | | | |
| LU0392496005 | S&P600 Lyxor D | 0.35 | 100 | | | | |
| IE00BJ38QD84 | **Russell 2000 SPDR** | 0.30 | 100 | | | | |
| IE00BJZ2DD79 | **Russell 2000 xTrackers** | 0.30 | 100 | | | | |
| IE00B3CNHJ55 | **Russell 2000 Quality L&G** | 0.30 | 100 | | | | |
| IE00B3VWM098 | Small Cap USA iShares | 0.43 | 100 | | | | |
| IE00B3VWMM18 | Europe Small Cap A iShares | 0.58 | | | | | |
| LU0322253906 | **Europe Small Cap xTrackers** | 0.30 | | | | | |
| LU2182388152 | Uk mid & Small cap Amundi Prime | 0.05 | | | | | |
| IE00B2QWDY88 | Japan Small Cap | 0.58 | China | Taiwa | India | Brazil | Korea |
| IE00B3F81G20 | EM Small Cap iShares | 0.74 | 10 | 19 | 17 | 7.0 | 18 |
| IE00B48X4842 | EM Small Cap SPDR | 0.55 | 10 | 19 | 17 | 7.0 | 18 |
| IE00BQZJBM26 | EM Small Cap Dividend Wisdomtree | 0.54 | | | | | |

8- Por último, si alguien le interesa un país en concreto, aquí va una lista

Empieza con unos genéricos de África, paises nórdicos y Europa del este, y luego va país por país en orden alfabético

De Australia a Vietnam, pasando por rarezas como Pakistan o Saudi

Prescindibles

| ISIN | | Fees % | | | | | | |
|---|---|---|---|---|---|---|---|---|
| IE00B9MRHC27 | Nordics xTrackers D | 0.30 | SEK4( | DNK3 | FI17 | NOK8 | | |
| LU1681044647 | **Nordics Amundi** | **0.25** | SEK4( | DNK3 | FI17 | NOK8 | | |
| LU1681043755 | **Eastern Europe ex Russia Amundi** | **0.20** | PL70 | HU2C | CZ10 | | | |
| LU1900066462 | Eastern Europe ex Russia Lyxor | 0.50 | PL70 | HU2C | CZ10 | | | |
| LU0592217524 | Africa Swap xTrackers | 0.65 | | | | | | |
| LU1287022708 | Lyxor Africa | 0.85 | | | | | | |
| IE00B5377D42 | Australia ishares A | 0.50 | | | | | | |
| LU0496786905 | Australia Lyxor D | 0.40 | | | | | | |
| LU0328474803 | Australia xtrackers D | 0.50 | | | | | | |
| LU0659579063 | Austria xTrackers | 0.25 | | | | | | |
| FR0000021842 | Belgique 20 Lyxor D | 0.50 | | | | | | |
| IE00BHZRQY00 | Brazil Franklin | 0.19 | | | | | | |
| LU1900066207 | Brazil Lyxor A | 0.65 | | | | | | |
| IE00B0M63516 | Brazil ishares Dist | 0.74 | | | | | | |
| IE00B5W34K94 | Brazil HSBC Dist | 0.60 | | | | | | |
| LU0292109344 | Brazil Xtrackers A | 0.65 | | | | | | |
| LU0950672807/LU0 | Canada UBS A/D | 0.33 | | | | | | |
| LU0476289540 | Canada xTrackers C | 0.35 | | | | | | |
| LU0496786731 | Canada Lyxor D | 0.40 | | | | | | |
| IE00B52SF786 | Canada iShares | 0.48 | | | | | | |
| IE00BQT3WG13 | China A MSCI iShares | 0.40 | 465 empresas. No BABA TECHY... | | | | | |
| FR0011720911 | China A MSCI Lyxor | 0.35 | 465 empresas. No BABA TECHY... | | | | | |
| LU0875160326 | China CSI300 Xtrackers D Physical | 0.65 | 300 empresas. No BABA TECHY | | | | | |
| LU0779800910 | China CSI300 Xtrackers C Swap | 0.50 | 300 empresas. No BABA TECHY | | | | | |
| LU1310477036 | China 50 A-H Xtrackers D Physical | 0.65 | No Tencent, BABA... | | | | | |
| IE00BHZRR147 | China FTSE Franklin | 0.19 | 900 empresas. Tencent 10% 8% BABA... | | | | | |
| IE00BJ5JPG56 | China MSCI iShares | 0.40 | 700 empresas. Tencent 10% 8% BABA... | | | | | |
| LU1841731745 | China MSCI Lyxor C | 0.29 | 700 empresas. Tencent 10% 8% BABA... | | | | | |
| LU0514695690 | China MSCI xTrackers | 0.65 | 700 empresas. Tencent 10% 8% BABA... | | | | | |
| LU0292109856 | China 50 Xtrackers A Physical | 0.60 | Tencent 10% 8% BABA... | | | | | |
| IE00B02KXK85 | China 50 iShares (china largecap) | 0.74 | Tencent 10% 8% BABA... | | | | | |
| LU1900068914 | China 50 Lyxor | 0.65 | Tencent 10% 8% BABA... | | | | | |
| FR0007052782 | France CAC 40 Lyxor D | 0.25 | | | | | | |
| LU1681046931 | France CAC 40 Amundi C | 0.25 | | | | | | |
| LU0322250985 | France CAC 40 xTrackers D | 0.20 | | | | | | |
| IE00BP3QZJ36 | France MSCI iShares | 0.25 | | | | | | |
| LU0274211480 | Germany DAX xTrackers | 0.09 | | | | | | |
| LU0252633754 | Germany DAX Lyxor | 0.15 | | | | | | |
| DE0005933931 | Germany DAX iShares | 0.16 | | | | | | |
| FR0010405431 | Greece Lyxor D | 0.45 | | | | | | |
| LU1900067940 | Hong Kong Lyxor D | 0.65 | | | | | | |

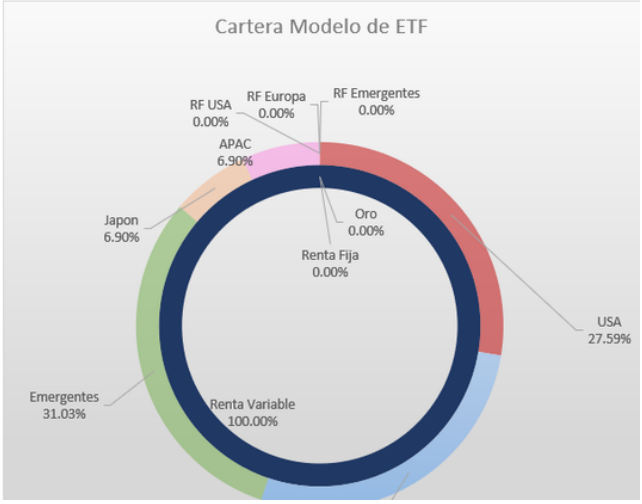
En resumen, podéis haceros una cartera similar a la de roboadvisor, con un coste total de 0.15%, como el ejemplo de la foto

¿Compensa pagar un 0.40% o más por el rebalanceo anual? Cada uno que valore

| | Clase de Activo | Nombre del ETF | Fees (%) | % cartera | ISIN |
|---|---|---|---|---|---|
| 1 | RV Global | | - | 0% | |
| | | | - | 0% | |
| 2 | RV USA | Xtrackers SP500 Sintético | 0.15 | 28% | LU0490618542 |
| | | Nasdaq A Lyxor Sintético | 0.22 | 0% | LU1829221024 |
| 3 | RV Europa | Europa A Vanguard | 0.10 | 28% | IE00BK5BQX27 |
| | | | - | 0% | |
| 4 | RV Emergente | EM Core A iShares | 0.18 | 31% | IE00BKM4GZ66 |
| | | | - | 0% | |
| 5 | RV Japón | Japan IMI MSCI A iShares | 0.15 | 7% | IE00B4L5YX21 |
| 6 | Australia&Pacific | APAC ex Japan xTrackers | 0.25 | 7% | LU0322252338 |
| 7 | Small Cap | | - | 0% | |
| | | | - | 0% | |
| | | | - | 0% | |
| 8 | País específico | | - | 0% | |
| | | | - | 0% | |
| | | | - | 0% | |
| | | | - | 0% | |
| | | | - | 0% | |
| 9 | RF Europea | | - | 0% | |
| | | | - | | |

| | | USA | Europa | Emergentes | Japon | APAC |
|---|---|---|---|---|---|---|
| Renta Variable | ###### | 27.59% | 27.59% | 31.03% | 6.90% | 6.90% |
| Renta Fija | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Oro | 0.00% | | | | | |

| | |
|---|---|
| Coste | 0.15% |




Para calcular el coste de una cartera de ETF jugando con distintas opciones (incluye RF, metales...) aquí podéis descargar un Excel: https://t.co/oDF9akl5Cl

Y si queréis medir el ahorro que supone una cartera de fondos vs gestionada: https://t.co/85287mMVpA

Hope this helps

FIN