

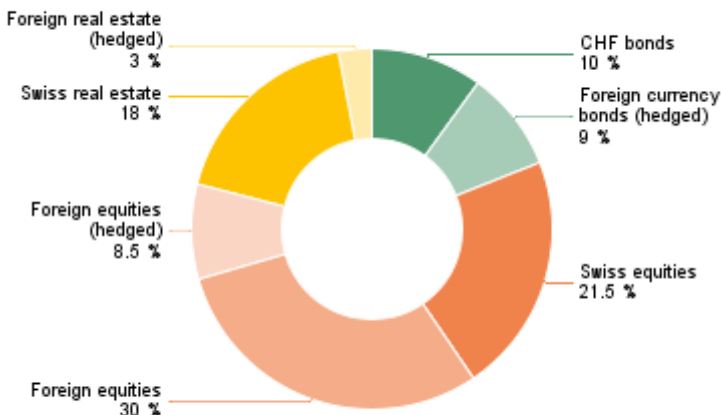
Strategy description

The strategy, inceptioned by Vested Benefits UP, invests in bonds, equities and real estate with a focus on diversification. The investment funds making up the strategy are managed by various best-in-class managers. The investment funds are managed passively or actively, depending on asset class. This strategy's risk profile is "high risk", consisting of a very high allocation to equities, resulting in a very high investment risk.

Risk profile



Strategic Asset Allocation



Key Information

Foreign currency exposure	30.00%
Proportion of active investments	22.65%
Rebalancing	Weekly (according to the schedule set by the foundation)
Benchmark	Pictet LPP 2005 60 Plus TR CHF
Total expense	0.50%

Historical Returns



Yearly returns

	YTD	2024	2023	2022	2021	2020
UP 60 Global	8.26%	12.69%	7.05%	-15.64%	13.76%	6.86%
Pictet LPP 2005 60 Plus TR CHF	4.01%	12.85%	8.24%	-16.04%	15.97%	3.06%

Annualized Performance over Last 5 Years

	1 Month	YTD	1 Year	3 Years	5 Years
UP 60 Global	0.98%	8.26%	7.88%	8.10%	5.13%
Pictet LPP 2005 60 Plus TR CHF	0.76%	4.01%	3.27%	6.77%	4.79%

Key Risk-Return Statistics 5 Years

	Strategy	Benchmark
Standard Deviation	7.95%	8.82%
Sharpe Ratio	0.65	0.56
Max Drawdown	-17.42%	-17.87%
Tracking Error	2.15%	

Legend: Performance is calculated on a monthly basis using a time-weighted return (TWR) applied to the investment portfolio, excluding operational cash. Returns are shown net of third-party management fees and custody charges. Foreign currency exposure is reported after taking hedging transactions into account. The ESG allocation reflects the share of investments in ESG-labelled funds, as defined by the respective fund managers.

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