UP 25 Sustainable

Factsheet
31/10/2026

Strategy description

The strategy, incepted 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, using Environmental, Social and Governance (ESG) criteria when picking stocks. The investment funds are managed passively or actively, depending on asset class. This strategy's risk profile is defensive, meaning a low allocation to equities and consequently a low investment risk.

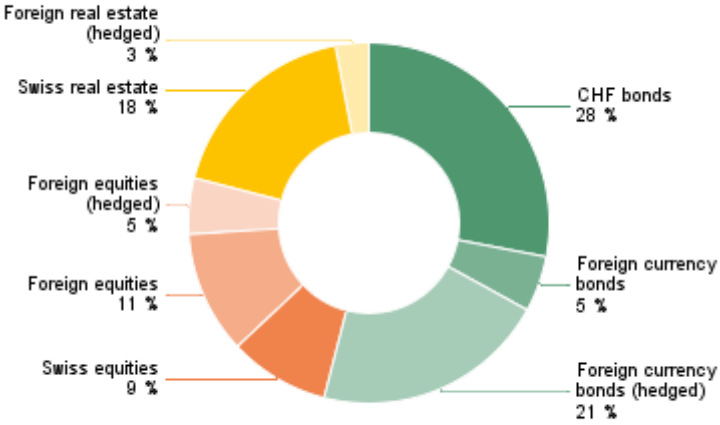
Historical Returns



Risk profile



Strategic Asset Allocation



Yearly returns

	YTD	2025	2024	2023	2022	2021
UP 25 Sustainable	1.88%	5.42%	7.60%	5.47%	-14.98%	4.76%
Pictet LPP 2005 25 Plus TR	1.99%	2.83%	7.87%	6.69%	-14.06%	5.57%

Annualized Performance over Last 5 Years

	1 Month	YTD	1 Year	3 Years	5 Years
UP 25 Sustainable	1.00%	1.88%	2.52%	6.79%	0.95%
Pictet LPP 2005 25 Plus TR	0.81%	1.99%	2.04%	6.09%	0.98%

Key Information

Foreign currency exposure	16.00%
Proportion of active investments	20.00%
Rebalancing	Weekly (according to the schedule set by the foundation)
Benchmark	Pictet LPP 2005 25 Plus TR
Total expense	0.54%

Key Risk-Return Statistics 5 Years

	Strategy	Benchmark
Standard Deviation	5.78%	5.69%
Sharpe Ratio	0.16	0.17
Max Drawdown	-15.70%	-14.85%
Tracking Error	1.03%	

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.

Disclaimer: The information contained in this document is not exhaustive and subject to change without notice. It has been compiled or arrived at based upon information obtained from sources believed to be reliable and in good faith, but no representation or warranty is given as to the accuracy or completeness of those sources. The information mentioned herein is not intended to be construed as a solicitation or an offer to buy or sell any securities or related financial instruments. It is provided for information purposes only. Past performance is not a reliable indicator for future performance. This document may not be reproduced, redistributed or republished for any purpose without the written permission of Vested Benefits UP.