UP 25 Global

Factsheet
30/09/2026

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. 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.

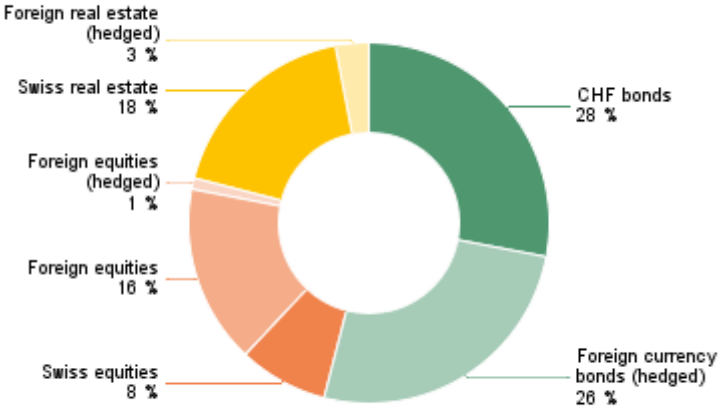
Historical Returns



Risk profile



Strategic Asset Allocation



Yearly returns

	YTD	2025	2024	2023	2022	2021
UP 25 Global	1.30%	5.05%	8.50%	5.10%	-13.41%	5.63%
Pictet LPP 2005 25 Plus TR	1.17%	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 Global	-1.35%	1.30%	3.30%	5.99%	1.23%
Pictet LPP 2005 25 Plus TR	-1.20%	1.17%	2.18%	5.24%	0.88%

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	0.52%

Key Risk-Return Statistics 5 Years

	Strategy	Benchmark
Standard Deviation	5.41%	5.68%
Sharpe Ratio	0.22	0.15
Max Drawdown	-14.08%	-14.85%
Tracking Error	1.24%	

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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