UP 45 Global

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. The investment funds are managed passively or actively, depending on asset class. This strategy's risk profile is tilted towards growth, consisting of a high allocation to equities, resulting in a high investment risk.

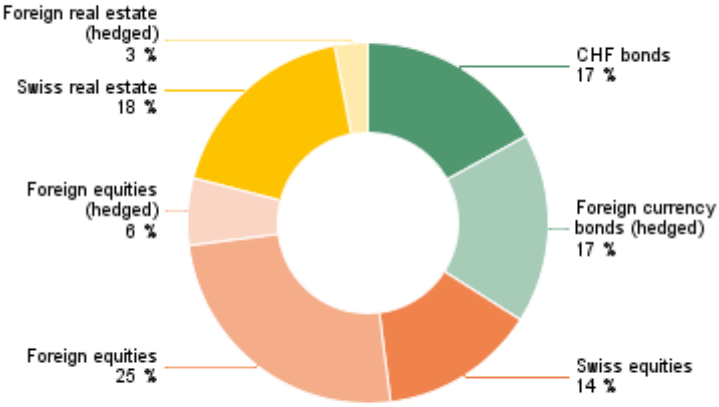
Historical Returns



Risk profile



Strategic Asset Allocation



Yearly returns

	YTD	2025	2024	2023	2022	2021
UP 45 Global	4.93%	7.35%	11.36%	5.90%	-14.82%	10.49%
Pictet LPP 2005 40 Plus TR	3.79%	3.23%	10.09%	7.45%	-14.92%	10.05%

Annualized Performance over Last 5 Years

	1 Month	YTD	1 Year	3 Years	5 Years
UP 45 Global	0.76%	4.93%	6.27%	9.76%	2.84%
Pictet LPP 2005 40 Plus TR	0.61%	3.79%	4.18%	7.79%	1.78%

Key Information

Foreign currency exposure	25.00%
Proportion of active investments	21.00%
Rebalancing	Weekly (according to the schedule set by the foundation)
Benchmark	Pictet LPP 2005 40 Plus TR
Total expense	0.52%

Key Risk-Return Statistics 5 Years

	Strategy	Benchmark
Standard Deviation	7.01%	6.92%
Sharpe Ratio	0.41	0.26
Max Drawdown	-15.99%	-16.15%
Tracking Error	1.63%	

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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