# UP 15 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 defensive, meaning a low allocation to equities and consequently a low investment risk.

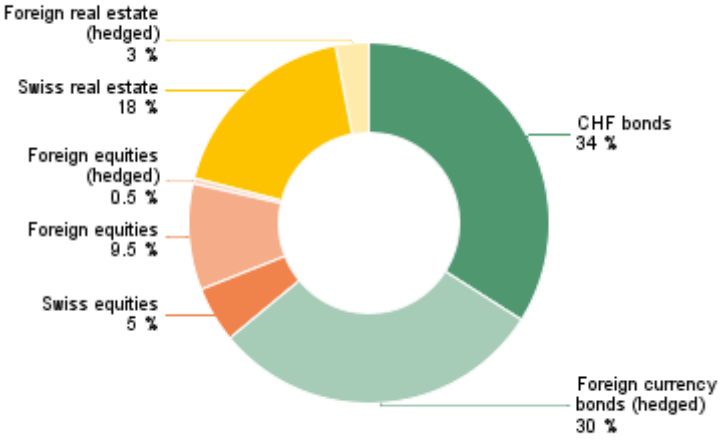
## Historical Returns




## Risk profile




## Strategic Asset Allocation




## Yearly returns

| | YTD | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|
| UP 15 Global | 0.78% | 2.27% | 7.20% | 4.81% | -12.77% | 3.26% |
| 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 15 Global | 1.11% | 0.78% | -0.57% | 4.92% | 0.44% |
| Pictet LPP 2005 25 Plus TR | 0.81% | 1.99% | 2.04% | 6.09% | 0.98% |

## Key Information

| | |
|---|---|
| Foreign currency exposure | 9.50% |
| Proportion of active investments | 19.00% |
| 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 | 4.80% | 5.69% |
| Sharpe Ratio | 0.07 | 0.17 |
| Max Drawdown | -13.17% | -14.85% |
| Tracking Error | 1.80% | |

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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