UP 25 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.

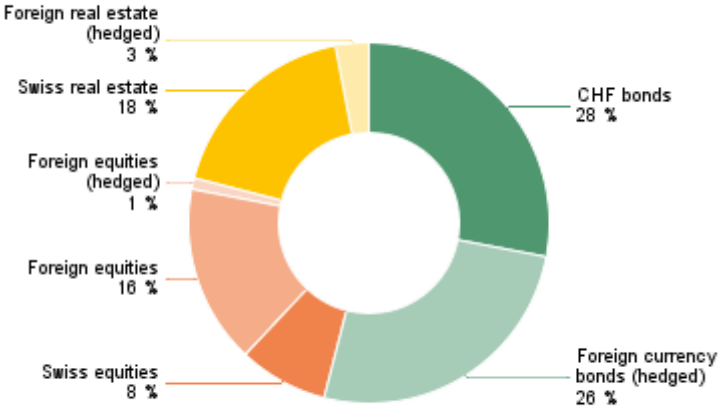
Historical Returns



Risk profile



Strategic Asset Allocation



Yearly returns

	YTD	2025	2024	2023	2022	2021
UP 25 Global	2.19%	5.05%	8.50%	5.10%	-13.41%	5.63%
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 Global	0.88%	2.19%	2.84%	6.88%	1.44%
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	0.52%

Key Risk-Return Statistics 5 Years

	Strategy	Benchmark
Standard Deviation	5.42%	5.69%
Sharpe Ratio	0.26	0.17
Max Drawdown	-14.08%	-14.85%
Tracking Error	1.22%	

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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