# UP 15 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.

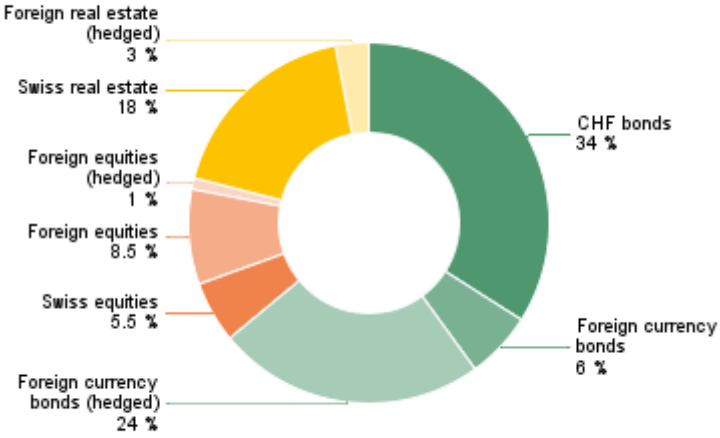
## Historical Returns




## Risk profile




## Strategic Asset Allocation




## Yearly returns

| | YTD | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|
| UP 15 Sustainable | 0.63% | 4.15% | 6.23% | 4.93% | -14.16% | 2.51% |
| 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 Sustainable | 0.98% | 0.63% | 0.92% | 5.43% | 0.28% |
| Pictet LPP 2005 25 Plus TR | 0.81% | 1.99% | 2.04% | 6.09% | 0.98% |

## Key Information

| | |
|---|---|
| Foreign currency exposure | 14.50% |
| 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 | 0.54% |

## Key Risk-Return Statistics 5 Years

| | Strategy | Benchmark |
|---|---|---|
| Standard Deviation | 5.07% | 5.69% |
| Sharpe Ratio | 0.04 | 0.17 |
| Max Drawdown | -14.62% | -14.85% |
| Tracking Error | 1.32% | |

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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