

Key Information Document

This document provides you with important information about this investment product. It is not marketing material. This information is legally required to help you understand the nature, risks, costs, potential gains, and losses of this product and to help you compare it with other products.

UpToMore Fund FGR

UpToMore Fund FGR (the “Fund”) is an investment fund (Fund for Joint Account) managed by UpToMore B.V. and is supervised by the Netherlands Authority for the Financial Markets (AFM). The Fund is a collective investment scheme in transferable securities (also known as UCITS: Undertaking for Collective Investment in Transferable Securities). The term UCITS refers to a European Union directive that sets regulations which a fund established in the EU must meet to be sold across all EU countries. Contact can be made via www.uptomore.com or by email at info@uptomore.com. This document was prepared on 27 October 2025.

What is this product?

Objective: The Fund aims to increase the value of its assets in the long term by investing in ETFs (exchange traded funds). The ETFs invest in stocks of companies worldwide.

The Fund promotes environmental and social characteristics, and although it does not have sustainable investments as its primary objective, it will include a minimum proportion of sustainable investments.

Type: Units (shares) of UpToMore Fund FGR, a collective investment scheme in transferable securities (UCITS, also known as ICBE).

Duration: The Fund has an indefinite duration. The management company can terminate the fund through liquidation in accordance with legal requirements and the prospectus.

The Fund is passively managed. The Fund aims to increase the value of its assets in the long term by investing in ETFs that collectively invest in stocks of companies worldwide. The goal of this Fund is to achieve long-term capital growth. The Fund manager will not use derivatives or lend its assets. The Fund manager does not hedge currency risk when the Fund invests in ETFs listed in currencies other than the euro.

Recommendation: This Fund is not suitable for short-term investment. More information on the composition of the Fund is available in the prospectus and at www.uptomore.com.

Target investors: This product is intended for retail investors with little or no experience in investing in funds, who aim to increase the value of their investment over the recommended holding period of 10 years and who are willing to accept a high risk that the invested capital may not be fully or partially returned.

Redemption and trading: The Units of the Fund are not listed on a regulated market. The Units of the Fund can be issued to or redeemed by investors on days when banks in the Netherlands are open. The Units are only very limitedly tradable. Please refer to the prospectus for further details.

Distribution policy: The Fund does not pay dividends. Any income of the Fund is reinvested.

What are the risks and what could I get in return?

RISK INDICATOR						
Lower risk						Higher risk
Potentially lower returns						Potentially higher returns
1	2	3	4	5	6	7
Important: The risk indication is based on the recommended investment period of 10 years or more.						

The risk indicator is a guideline for the risk level of this product compared to other products. The indicator shows the likelihood of investors incurring losses on the product due to market conditions.

The risk and return indicator reflects the level of price volatility (volatility) of the Fund and the potential return prospects. Historical figures used to calculate the indicator may not reliably represent the future risk profile of the Fund. It is not guaranteed that the displayed risk and return category will remain unchanged. The category may change. The lowest category (1) does not mean that the investment is risk-free. This Fund invests globally in ETFs, which in turn invest globally in the shares of companies in both developed and emerging markets. As a result, the value of the Fund’s Units may be volatile.

The risk factor of the Fund is set at 4. The following risk factors apply:

- The Fund invests in ETFs, which in turn collectively invest globally in shares. These assets are sensitive to fluctuations in stock markets; their value may therefore change significantly over short periods.
- The Fund also invests in ETFs that include shares in companies from emerging markets. Investing in emerging markets involves a higher risk of loss than investing in more developed markets due to, among other factors, greater political, fiscal, economic, exchange rate, liquidity, and regulatory risks.

For an overview of the risks of this Fund, please refer to Chapter 4, “Risk Factors,” in the prospectus.

The investor is at risk of losing their entire investment. The investor has no financial obligations beyond the invested amount.

Performance Scenarios

The various scenarios are based on possible performances of the underlying ETFs in which the Fund is invested. Market performance can be subject to fluctuations. No guarantee scheme or compensation system applies to this product. The tax legislation of your country of residence may impact the amount you actually receive.

Recommended holding period: 10 years		Investment EUR 10.000		
Scenarios		If you invest for a period of:		
		1 year	5 years	10 years
Minimum	No minimum return is guaranteed You could lose all or part of your investment			
Stress scenario	What you might get back after costs	€ 8.332	€ 5.581	€ 4.275
	Average return per year	-16,7%	-11,0%	-8,1%
Unfavourable scenario	What you might get back after costs	€ 8.805	€ 8.896	€ 9.884
	Average return per year	-12,0%	-2,3%	-0,1%
Moderate scenario	What you might get back after costs	€ 10.589	€ 13.688	€ 20.980
	Average return per year	5,9%	6,5%	7,7%
Favourable scenario	What you might get back after costs	€ 12.593	€ 24.327	€ 58.287
	Average return per year	25,9%	19,5%	21,2%

What happens if UpToMore B.V. is unable to pay out?

The Fund’s assets are legally segregated from the assets of UpToMore B.V. In the event of the bankruptcy of UpToMore B.V., the Fund’s assets remain fully available to investors. Therefore, the financial situation of UpToMore B.V. does not affect your investment.

No guarantee scheme or compensation system applies to this product. You may lose (part of) your investment.

What are the costs?

UpToMore B.V. charges the Fund 0.10% per year on the outstanding assets, calculated on a daily basis. In addition, a fixed monthly fee of €0.99 is charged to each Unit holder. All other expenses of the Fund (banking and transaction costs, administration, legal costs, etc.) are reimbursed by UpToMore B.V. to the Fund. For further details, see the Fund’s prospectus.

Costs vary depending on the duration and size of the investment. The example assumes an invested amount of €10,000 for two holding periods: 1, 5, and 10 years. For a 1-year investment, a conservative return of 0% is assumed. For the recommended holding periods of 5 and 10 years, a return equivalent to the moderate scenario is assumed.

COSTS OVER TIME		Investment EUR 10,000		
Scenarios		If you invest for a period of:		
		1 year	5 years	10 years
Total costs		€ 41	€ 239	€ 563
Impact of costs per year		0.4%	0.4%	0.4%

Breakdown of costs

For more information about costs, see the Fund’s prospectus, Chapter 7 “Costs and Expenses.”

BREAKDOWN OF COSTS		Investment EUR 10,000
One-time costs upon entry or exit		Investment EUR 10,000
Entry fees	No entry fees	€ 0
Exit fees	No exit fees	€ 0
Ongoing costs charged annually		
Management fees and other administrative or operating costs	0.37% of the value of your investment per year. Breakdown: - UpToMore €0.99 per month and 0.1% - Costs of underlying ETFs at 0.1811%	€ 37
Transaction costs	0.03% of the value of your investment per year. - Transaction costs of underlying ETFs at 0.03%	€ 3
<i>This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.</i>		
Incidental costs charged under certain circumstances		
Performance fees	No performance fees	€ 0

How long should I hold it, and can I take money out early?

Based on our assessment of the Fund's risk and return characteristics as well as the costs, the recommended holding period is 10 years or more. This product is intended for long-term investment. However, you can redeem your investment at any time through the Fund. There are no restrictions or penalties for early redemption.

Orders

Orders for the purchase and redemption of the Units received before 16:00 Central European Time (CET) on business days when banks in the Netherlands are open are processed on the same day. Orders received later are processed on the next business day. Investors can place orders via the web app or mobile app.

Past performance

The Fund was established on 3 April 2024. The Fund achieved a return of 15.85% over the period from 3 April 2024 to 27 October 2025. Please note: historical performance is not a guarantee of future results.

How can I complain?

You can address your complaints to: info@uptomore.com. If you are not satisfied with the handling of your complaint, you may submit it to the Financial Services Complaints Tribunal (Kifid) at www.kifid.nl.

Other relevant information

Management Company: UpToMore B.V.
Depositary: BNP Paribas, Netherlands

Where can you find more information about the Fund?

Further information about the Fund, the prospectus, and the most recent annual and semi-annual reports are available free of charge from the management company or online at www.uptomore.com.
Price publication
The latest price of the Fund's Units can be found at www.uptomore.com.

Applicable tax legislation

This Fund is subject to Dutch tax laws and regulations. This may impact your personal tax situation.

Liability

UpToMore B.V. can only be held liable for a statement included in this document that is misleading, incorrect, or inconsistent with the corresponding sections of the prospectus of UpToMore Fund FGR.