

Key Information Document

This document provides you with important information about this investment product. It is not marketing material. This information is required by law 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 NV

UpToMore Fund NV (the "Fund") is an investment fund (investment company with variable capital) managed by UpToMore B.V. and supervised by the Financial Markets Authority (AFM). The Fund is an undertaking for collective investment in transferable securities (also known as a UCITS: Undertaking for Collective Investment in Transferable Securities). The term UCITS refers to a European Union directive that sets out the requirements that a Fund established in the EU must meet in order to be sold in all EU countries. Contact can be made via www.uptomore.com or by e-mail via info@uptomore.com. This document was prepared on 23 February 2026.

What kind of product is this?

Objective: The Fund aims to increase the value of its assets over the long term by investing in ETFs (*exchange traded funds*). The ETFs invest in shares of companies around the world.

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

Type: A shares of UpToMore Fund NV, an undertaking for collective investment in transferable securities (*UCITS*).

Term: The term of the Fund is unlimited. The management company may terminate the fund by liquidation in accordance with the 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 shares of companies around the world. The objective of this Fund is to achieve long-term capital growth. The Fund Manager will not use derivatives and will not 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 as a short-term investment. More information about the composition of the Fund is available in the prospectus and at www.uptomore.com.

Target investor group: This product is intended for retail investors with no or limited experience in investing in funds, who seek to increase the value of their investment over the recommended holding period of 10 years and who are prepared to accept a high risk that the invested capital may not be repaid in full or at all.

Redemption and trading: The Fund's A Shares are not listed on a regulated market. The Fund's A Shares may be issued to or redeemed from investors on days when banks in the Netherlands are open. The A Shares are not tradable. See the prospectus for further details.

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

What are the risks and what can 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 losing money on the product due to market conditions.

The risk and return indicator reflects the degree of price volatility of the Fund and the potential return prospects. Historical figures used to calculate the indicator may not be a reliable representation of the Fund's future risk profile. There is no guarantee that the risk and return category shown 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 shares of companies in both developed and emerging countries. The value of the Fund's A Shares may therefore be volatile.

The risk factor of the fund has been set at 4. The following risk factors apply:

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

For an overview of the risks associated with this Fund, please refer to section 4, "Risk Factors," in the prospectus.

Investors run the risk of losing their entire investment. Investors have no other financial obligations beyond the amount invested.

Performance scenarios

The various scenarios are based on the potential performance of the underlying ETFs in which the fund is invested. Market developments may be subject to fluctuations. No guarantee or compensation scheme applies to this product. The tax laws of your country of residence may affect 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 may lose all or part of your investment			
Stress scenario	What you may get back after costs	€8.332	€5.581	€4.275
	Average annual return	-16,7%	-11,0%	-8,1%
Unfavourable scenario	What you can get back after costs	€8.805	€8.896	€9.884
	Average annual return	-12,0%	-2,3%	-0,1%
Moderate scenario	What you can get back after costs	€10.589	€13.688	€20.980
	Average annual return	5,9%	6,5%	7,7%
Favourable scenario	What you can get back after costs	€12.593	€24.327	€58.287
	Average annual return	25,9%	19,5%	21,2%

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

The fund assets are legally separate from the assets of UpToMore B.V. In the event of UpToMore B.V. going bankrupt, the fund assets will remain fully available to investors. The financial situation of UpToMore B.V. therefore has no impact on your investment.

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

What are the costs?

UpToMore B.V. charges the Fund 0.10% per annum on the outstanding capital, calculated on a daily basis. In addition, a fixed monthly fee of €0.99 is charged to each holder of A Shares. All other costs of the Fund (bank and transaction costs, administration, legal costs, etc.) are reimbursed to the Fund by UpToMore B.V. See also the Fund's prospectus.

The costs vary depending on the duration and size of the investment. The example is based on an investment amount of €10,000 for two investment periods: 1 year and 10 years. For the 1-year investment, a conservative return of 0% is assumed. For the recommended investment periods of 5 and 10 years, a return equal 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%

Composition of costs

More information about the costs can be found in 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.

In het verleden behaalde resultaten

The Fund was established on 3 April 2024. The Fund achieved a return of 7,36% over the period from 23 February 2025 to 23 February 2026.

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 NV.