



THE ADVANTAGE REPORT

QUARTERLY SCHEME UPDATE (JULY - SEPTEMBER 2025)



This report provides general information on the performance of the Enterprise Personal Pension Scheme for the above-mentioned period.

The Scheme seeks to:

- (a) Provide retirement income security for workers.
- (b) Ensure that every worker receives retirement and related benefits as and when due.

The primary investment objective of the scheme is to achieve real returns for members consistently.

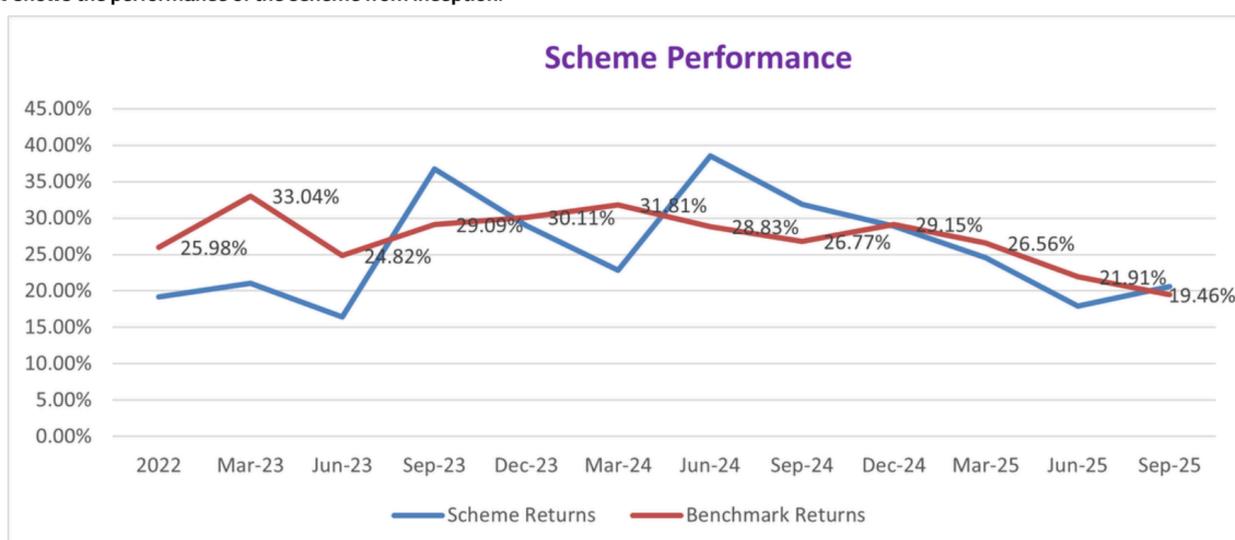
SCHEME MEMBERSHIP

MEMBERS	DETAILS
MEMBERS ENROLLED	874
MEMBERS EXITED	108
TOTAL AT QUARTER END	10,552

SCHEME PERFORMANCE

The scheme ended the quarter with year-to-date annualized returns of 20.59% overperforming the benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 2.57%. This overperformance reflects the impact of prevailing market conditions ie exchange Gains and fair value Gains and portfolio positioning during the period. Also, the scheme maintained strong compounded annual growth rates of 20.27% underscoring its long-term growth potential.

The chart below shows the performance of the scheme from inception.



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FUND POSITION

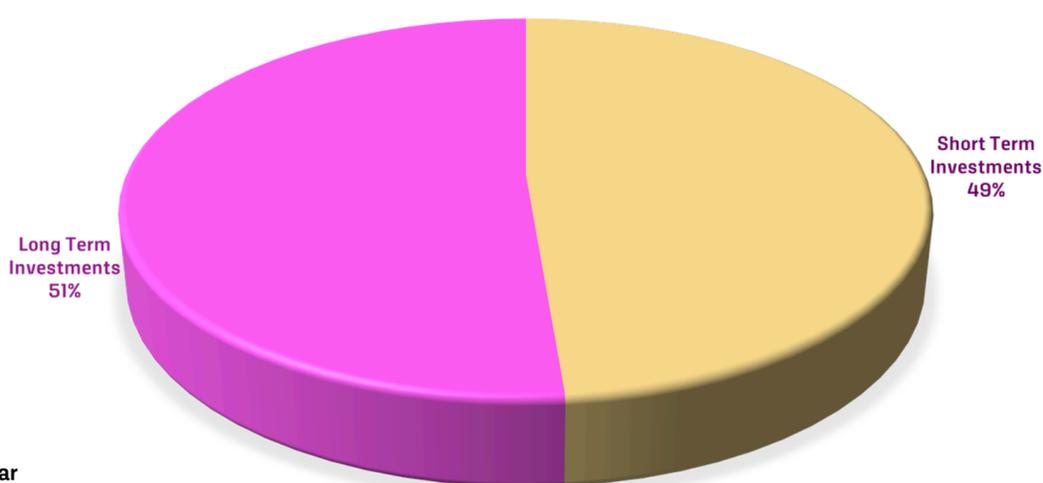
The asset under management value grew by 20.52% over the previous quarter's value. The assets under management (AUM) of the scheme as at 30th September 2025 was GH¢214.3 million (2nd Quarter 2025: GH¢177.8million), an increase of GH¢36.4million for the quarter ended 30th September 2025.

FUND INVESTMENT REPORT

Asset Class	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	September 2025		June 2025	
			Actual Percentage Per Asset Class	Market Value (GH¢)	Actual Percentage Per Asset Class	Market Value (GH¢)
Cash	0%		6.08%	13,032,279	4.58%	8,150,908
Money Market Instruments	0% - 35%	Up to 35%	23.02%	49,342,593	11.69%	20,790,488
Government of Ghana Securities	0% - 75%	Up to 75%	58.42%	125,258,478	72.82%	129,547,378
Equities	0% - 20%	Up to 20%	7.92%	16,985,572	6.75%	12,002,783
Collective Investment	0% - 15%	Up to 15%	4.56%	9,773,086	4.16%	7,403,909
Grand Total			100.00%	214,392,008	100.00%	177,895,466

Cash on the account is partly due to contributions paid into the collections account by members and cash reserve for processing of benefits.

HOLDINGS BASED ON TENOR



- Short term – Below 1 year
- Medium term – From 1 year to 2 years
- Long term – 2-years and above

GLOSSARY

- *Annualized return means the returns earned on your investment for a year
- *Net asset value means the value of a fund's assets minus the value of its liabilities at a specific time.
- *Assets Under Management (AUM) refers to the total market value of all assets managed by the scheme on behalf of members.
- *Real return means the annual percentage return realized on an investment, which is adjusted for changes in prices due to inflation or other external factors. This method expresses the nominal rate of return in real terms, which keeps the purchasing power of a given level of capital constant over time.

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