



THE ADVANTAGE REPORT

QUARTERLY SCHEME UPDATE (JULY- SEPTEMBER 2025)



This report provides general information on the performance of the Enterprise Tier 2 Occupational 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.

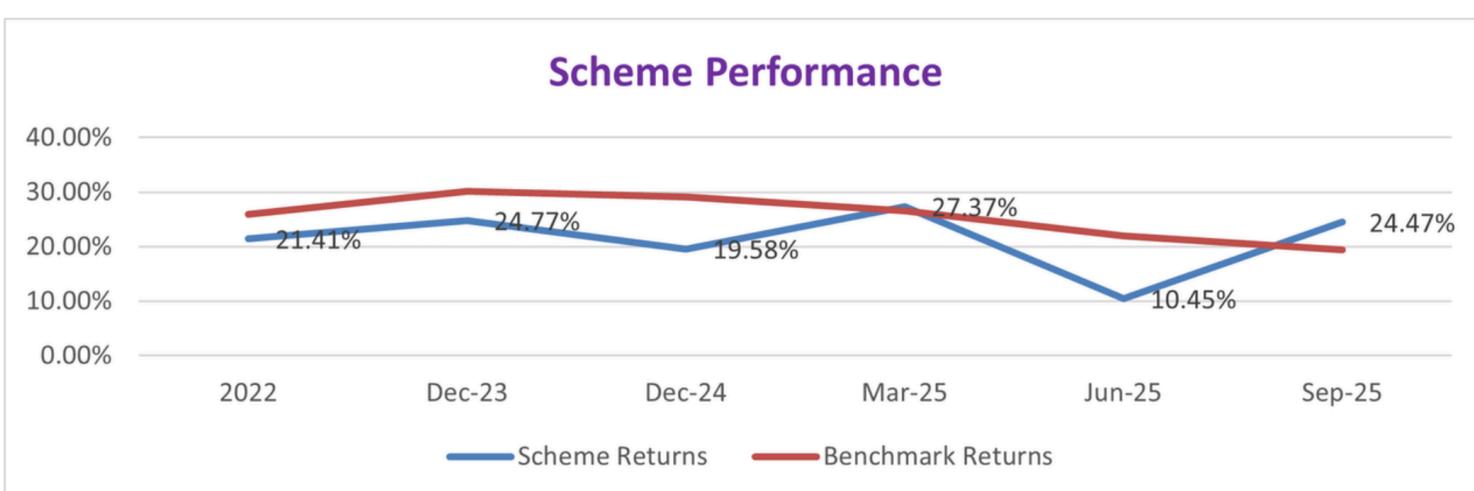
SCHEME MEMBERSHIP

EMPLOYERS	DETAILS	MEMBERS	DETAILS
EMPLOYERS ENROLLED	75	MEMBERS ENROLLED	13,778
EMPLOYERS EXITED	0	MEMBERS EXITED	706
TOTAL AT QUARTER END	4,188	TOTAL AT QUARTER END	486,207

SCHEME PERFORMANCE

The scheme closed the quarter with a year-to-date annualized return of 24.47%, over performing its benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 5.01%. This overperformance reflects the impact of prevailing market conditions ie exchange Gains and fair value Gain and portfolio positioning during the period. At the same time, the scheme maintained a strong compounded annual growth rate of 20.37%, indicating solid long-term performance.

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



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FUND POSITION

The asset under management value grew by 13.36% compared to the previous quarter. The assets under management (AUM) of the scheme as of 30th September 2025 was GHc5.7billion (2nd Quarter 2025; GH5billion), an increase of GHc679million for the quarter ended 30th September 2025.

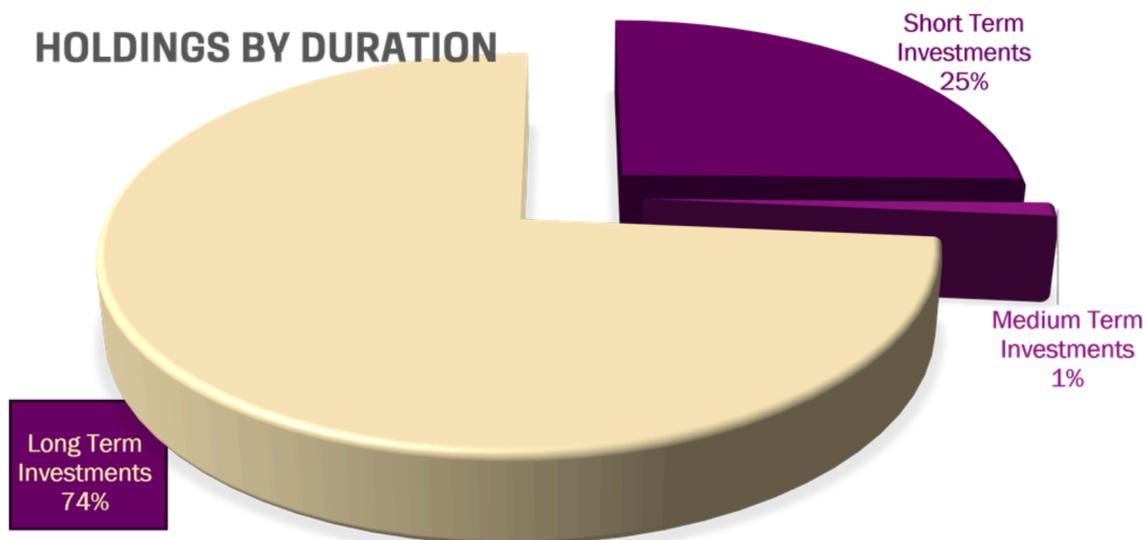
FUND INVESTMENT REPORT

Asset Class	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	SEPTEMBER 2025		JUNE 2025	
			Actual Percentage Per Asset Class	Market Value (GHc)	Actual Percentage Per Asset Class	Market Value (GHc)
Cash	0%		0.60%	34,357,946	1.12%	57,065,005
Money Market Instruments	0% - 35%	Up to 35%	18.13%	1,044,930,854	21.16%	1,075,530,837
Gov't Securities	0% - 75%	Up to 75%	56.52%	3,256,989,189.99	60.85%	3,093,130,488
Local Government Bonds	0% - 25%	Up to 25%	0.06%	3,224,798	0.08%	4,058,378
Corporate Debt Securities	0% - 35%	Up to 35%	0.81%	46,892,988.24	0.89%	45,383,549
Equities	0% - 20%	Up to 20%	13.82%	796,620,680	9.81%	498,875,292
Collective Investment	0% - 15%	Up to 15%	9.38%	540,526,227	5.43%	276,124,233
Alternative Investment	0% - 25%	Up to 25%	0.67%	38,893,804	0.66%	33,369,664
Grand Total			100%	5,762,436,487	100%	5,083,537,446

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

HOLDINGS BY DURATION



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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