



THE ADVANTAGE REPORT

QUARTERLY SCHEME UPDATE (JULY - SEPTEMBER 2025)



This report provides general information on the performance of the Enterprise Tier 3 Provident Fund 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.

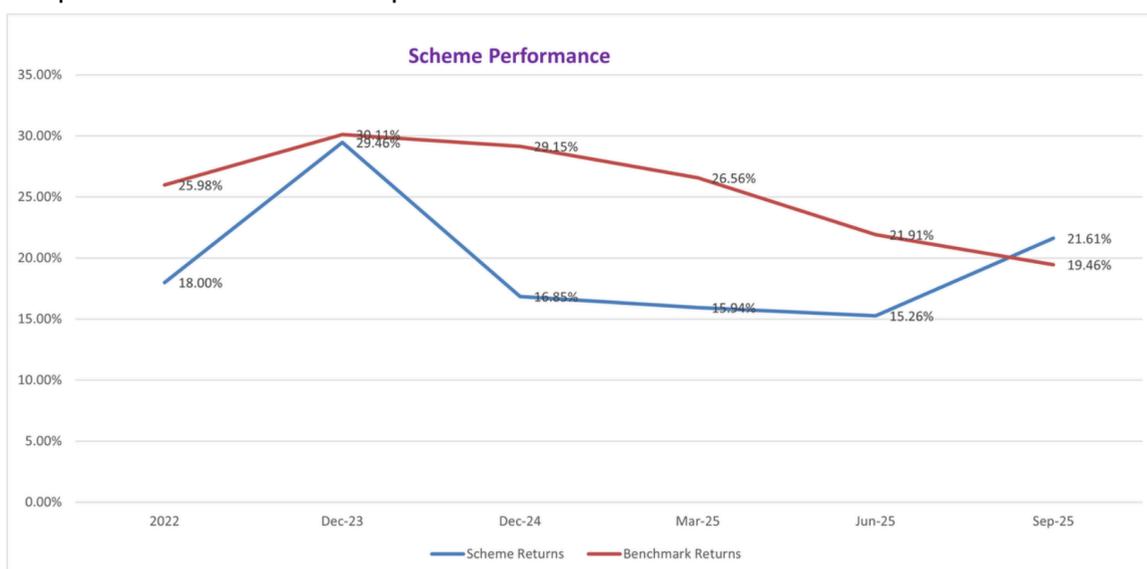
SCHEME MEMBERSHIP

EMPLOYERS	DETAILS	MEMBERS	DETAILS
EMPLOYERS ENROLLED	8	MEMBERS ENROLLED	3015
EMPLOYERS EXITED	0	MEMBERS EXITED	665
TOTAL AT QUARTER END	480	TOTAL AT QUARTER END	52,922

SCHEME PERFORMANCE

The scheme ended the quarter with a year-to-date annualized return of 21.61%, overperforming its benchmark—defined as the average 182-day T-bill rate plus 1.5%—by 2.15%. 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 a strong compounded annual growth rate of 19.70%, indicating solid long-term performance.

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



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FUND POSITION

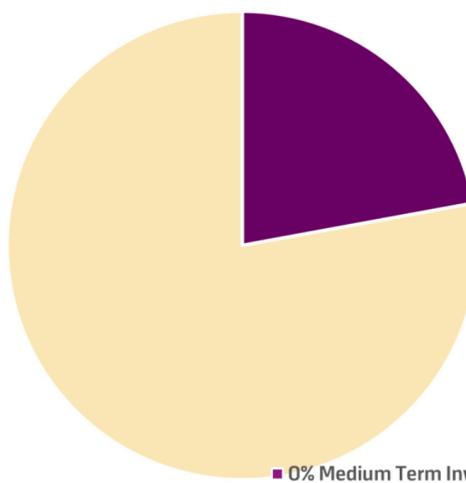
The asset under management value grew by 7.35% over the previous quarter's value. The assets under management (AUM) of the scheme as of 30th September 2025 was GH¢1.8billion (2nd Quarter 2025: GH¢1.7billion), an increase of GH¢125million for the quarter ended 30th September 2025.

FUND INVESTMENT REPORT

ASSET CLASS	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	Actual Percentage Per Asset Class	SEPT 2025	JUNE 2025	
				MARKET VALUE (GH¢)	Actual Percentage Per Asset Class	MARKET VALUE (GH¢)
CASH	0%		0.31%	5,630,811	4.18%	70,822,249
MONEY MARKET	0% - 35%	Up to 35%	22.22%	406,251,220	12.32%	208,954,112
GOVERNMENT BONDS	0% - 75%**	Up to 75%	64.46%	1,178,475,605	72.17%	1,223,901,666
CORPORATE BONDS	0% - 35%	Up to 35%	3.60%	65,850,150	3.77%	63,945,922
EQUITIES	0% - 20%	Up to 20%	5.32%	97,286,520	4.03%	68,301,400
COLLECTIVE INVESTMENT	0% - 15%	Up to 15%	4.09%	74,744,099	3.96%	67,187,714
TOTAL			100.00%	1,828,292,356	100.00%	1,703,113,063

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 ■ 14% Short Term Investments ■ 0% Medium Term Investments ■ 86% Long Term Investments

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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