



THE ADVANTAGE REPORT

QUARTERLY SCHEME UPDATE (OCTOBER - DECEMBER 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.

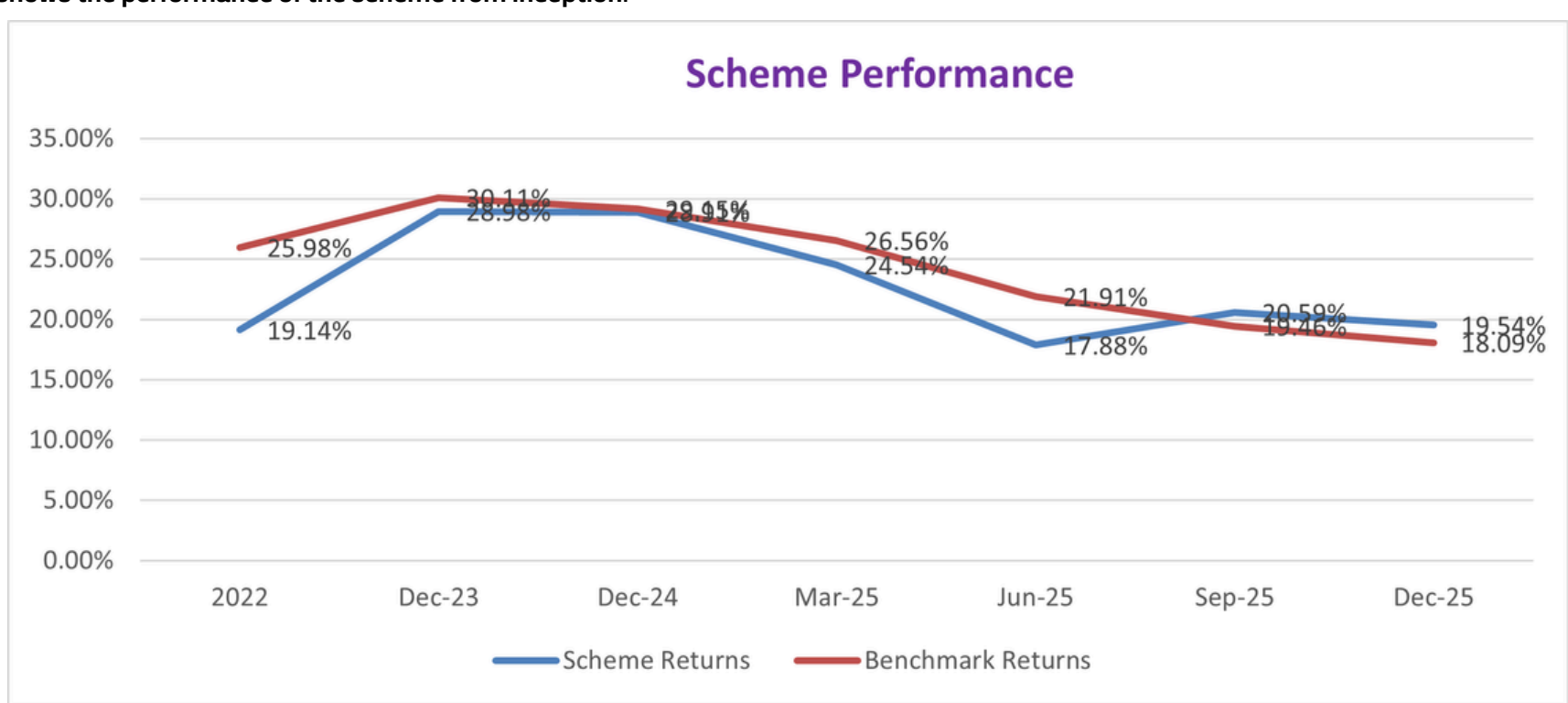
SCHEME MEMBERSHIP

MEMBERS	DETAILS
MEMBERS ENROLLED	2,258
MEMBERS EXITED	71
TOTAL AT QUARTER END	21,550

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

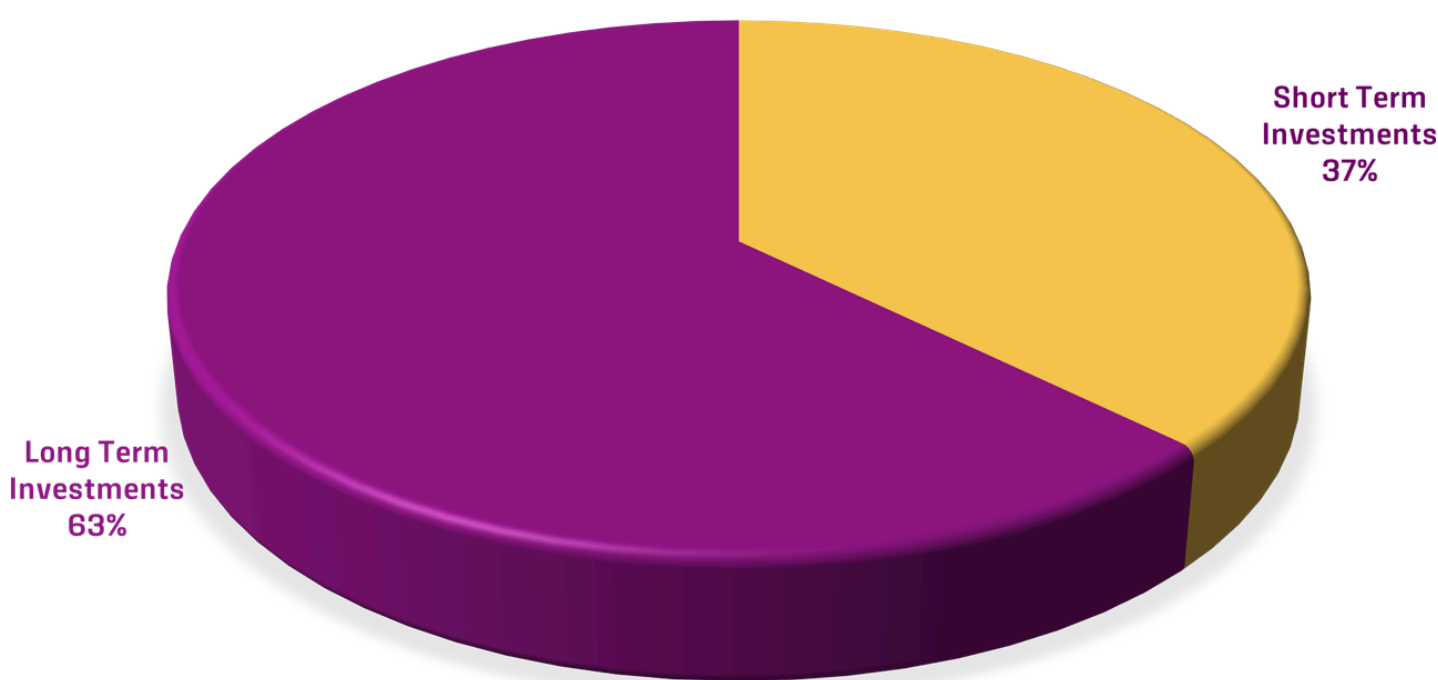
The asset under management value grew by 15.4% over the previous quarter's value. The assets under management (AUM) of the scheme as at 31st December 2025 was GH¢247.3 million (3rd Quarter 2025: GH¢214.3 million), an increase of GH¢33 million for the quarter ended 31st December 2025.

FUND INVESTMENT REPORT

Asset Class	NPRA Permitted Investment Matrix (%)	Scheme SIP Permitted Investment Matrix (%)	December 2025		September 2025	
			Actual Percentage Per Asset Class	Market Value (GH¢)	Actual Percentage Per Asset Class	Market Value (GH¢)
Cash	0%		3.75%	9,269,232	6.08%	13,032,279
Money Market Instruments	0% - 35%	Up to 35%	24.39%	60,329,823	23.02%	49,342,593
Government of Ghana Securities	0% - 75%	Up to 75%	58.46%	144,597,991	58.42%	125,258,478
Equities	0% - 20%	Up to 20%	9.97%	24,665,974	7.92%	16,985,572
Collective Investment	0% - 15%	Up to 15%	3.44%	8,498,018	4.56%	9,773,086
Grand Total			100.00%	247,361,038	100.00%	214,392,008

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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 Facebook: [enterprisetrusteesgh](https://www.facebook.com/enterprisetrusteesgh)
 LinkedIn: Enterprise Trustees

Call Centre: +233302634704 or Dial *714*333#
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