

CRUSADERSTERLING PENSIONS LIMITED

36-MONTH (3-YEAR) ANNUALISED RATE OF RETURN

JUNE 30, 2025

S/N		Annualised Return using the 36 Months Historical(Rp)	Average Yield on 10 Years FGN Bond(Rf)	S.D	Sharpe Ratio
UNITISED FUND					
1	CPL RSA Fund I	16.5021%	16.8907%	0.2526	-1.5382%
2	CPL RSA Fund II	20.4636%	16.8907%	1.4284	2.5013%
3	CPL RSA Fund III	17.1882%	16.8907%	0.2960	1.0054%
4	CPL RSA Fund IV	14.7814%	16.8907%	0.7002	-3.0123%
5	CPL RSA Fund V	15.3378%	16.8907%	0.1649	-9.4177%
6	CPL RSA Fund VI(Active Ethical)	18.3252%	16.8907%	0.1969	7.2855%
7	CPL RSA Fund VI(Retiree Ethical)	25.6100%	16.8907%	0.0865	100.7548%
8	Crusader Legacy Fund	19.7494%	16.8907%	0.2267	12.6102%
9	GTB Gratuity Fund	32.9554%	16.8907%	0.5724	28.0638%
10	Intercontinental Bank Legacy Fund	17.7421%	16.8907%	0.7906	1.0770%
11	Pamol Legacy Fund	16.8960%	16.8907%	0.1948	0.0274%
12	Transitional Contribution Fund	20.0146%	16.8907%	0.7537	4.1450%
13	Sterling Bank Co-operative Gratuity Fund	15.3965%	16.8907%	0.3623	-4.1242%
14	WEMABOD Estate Staff Gratuity Fund	19.2997%	16.8907%	0.3025	7.9643%
15	NIBBS Exco Investment Fund	21.5967%	16.8907%	0.3158	14.9017%
16	Mantrac Gratuity Fund	18.4830%	16.8907%	0.2706	5.8836%
17	UNICO Staff Defined Benefit Fund	18.4009%	16.8907%	0.3643	4.1455%
18	SAMTL Gratuity Fund	19.2997%	16.8907%	0.3028	7.9562%
19	OSOPADEC Severance Benefit Fund	14.1436%	16.8907%	0.1959	-14.0225%
20	OSOPADEC Accrued Rights Fund	-14.7423%	16.8907%	0.3095	-102.2048%
21	Lagos Airport Hotel Gratuity Fund	24.4784%	16.8907%	0.0874	86.8401%
22	BPE Fund	17.9383%	16.8907%	0.0345	30.4063%
NON UNITISED FUND					
23	SEC Staff Gratuity Fund	35.4239%	16.8907%	0.2163	85.6922%
24	NSPMC Retirees Fund	35.5327%	16.8907%	0.3008	61.9795%
25	FAAN Legacy Fund	20.1727%	16.8907%	1.5070	2.1779%
26	FBN Legacy Fund	15.7832%	16.8907%	0.5333	-2.0766%
27	NNPC Fund	24.6786%	16.8907%	0.0289	269.8650%