

CRUSADERSTERLING PENSIONS LIMITED

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

OCTOBER 31, 2025

S/N		Annualised Return using the 36 Months Historical (Rp)	Average Yield on 10 Years FGN Bond (Rf)	S.D	Sharpe Ratio
1	CPL RSA Fund I	19.2744%	17.0665%	0.0138	1.60
2	CPL RSA Fund II	22.5358%	17.0665%	0.0156	3.52
3	CPL RSA Fund III	18.2226%	17.0665%	0.0123	0.94
4	CPL RSA Fund IV	15.5654%	17.0665%	0.0059	(2.55)
5	CPL RSA Fund V	14.5745%	17.0665%	0.0056	(4.42)
6	CPL RSA Fund VI(Active Ethical)	21.5177%	17.0665%	0.0116	3.82
7	CPL RSA Fund VI(Retiree Ethical)	14.1366%	17.0665%	0.0064	(4.59)