

Net Performance 01/01/2025 – 31/12/2025

One Life Partners Provident Fund Net Performance 2025

	Quarter 1 2025	Quarter 2 2025	Quarter 3 2025	Quarter 4 2025	2025
One Life Partners Provident Fund Money Markets Strategy	0.250%	0.650%	0.180%	0.150%	1.235%
One Life Partners Provident Fund Conservative Strategy	0.400%	2.310%	1.800%	1.730%	6.377%
One Life Partners Provident Fund Balanced Strategy	0.040%	3.460%	3.540%	3.230%	10.627%
One Life Partners Provident Fund Dynamic Strategy	2.020%	4.920%	3.740%	3.990%	15.473%
One Life Partners Provident Fund Short Term Liquid Strategy	0.000%	0.000%	0.000%	-0.240%	-0.240%

Market Commentary – 4th Quarter 2025

Global markets closed the fourth quarter with a cautious but constructive tone, shaped by the interplay of moderating inflation, central bank policy signals, and resilient economic activity. Investor sentiment improved relative to earlier in the year, though volatility persisted as markets adjusted to shifting expectations around growth and interest rates.

Entering the New Year, markets are likely to remain sensitive to economic growth signals, corporate earnings momentum, and the timing of any monetary policy shifts. While risks persist, including geopolitical uncertainty and slowing global growth, diversified portfolios remain well-positioned to navigate a more balanced investment environment.

Legal Framework

The One Life Partners Provident Fund is governed by the Establishment, Activities and Supervision of Institutions for occupational Retirement Provision Law of 2012 (L.208 (1)2012) and is supervised by the Registrar of Occupational Retirement Benefits Funds.