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Ταμείο Προνοίας Πολλαπλών Εργοδοτών

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%		1.083%
One Life Partners Provident Fund Conservative Strategy	0.400%	2.310%	1.800%		4.568%
One Life Partners Provident Fund Balanced Strategy	0.040%	3.460%	3.540%		7.165%
One Life Partners Provident Fund Dynamic Strategy	2.020%	4.920%	3.740%		11.043%
One Life Partners Provident Fund Short Term Liquid Strategy	0.000%	0.000%	0.000%		0.000%

Market Commentary – 3rd Quarter 2025

Global equities rallied in Q3 2025, led by tech and emerging markets, while bonds were steady as the Fed cut rates 25 bps and signaled more easing. Labor market softness contrasts with sticky inflation, leaving policy finely balanced. Credit spreads tightened, gold gained, and oil lagged. Investor optimism remains high, driven by AI momentum and easier policy expectations, but valuations look stretched. Risks include inflation surprises, earnings disappointments, and geopolitical shocks. Outlook: further Fed cuts, moderate earnings growth, and sector rotation potential, with diversification and risk management critical heading into Q4 and 2026.

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.

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