

FIDELITY PENSION MANAGERS LIMITED RSA FUND IV					
SUMMARY FINANCIAL INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025					
The Directors of Fidelity Pension Managers Limited ("the Pension Fund Administrator") present the summary financial information of Fidelity Pension Managers Limited RSA Fund IV ("the Fund") for the year ended 31 December 2025. These summary financial information are derived from the full financial statements for the year ended 31 December 2025 and are not the full financial statements of the Fund. The full annual financial statements, from which these summary financial information were derived, will be delivered to the National Pension Commission within the required deadline. The Fund's Auditor issued an unmodified audit opinion on the full financial statements for the year ended 31 December 2025 from which these summary financial information were derived.					
STATEMENT OF NET ASSETS			STATEMENT OF CHANGES IN NET ASSETS		
AS AT 31 DECEMBER			FOR THE YEAR ENDED 31 DECEMBER		
<i>In thousands of naira</i>	2025	2024	<i>In thousands of naira</i>	2025	2024
Assets					
Cash and cash equivalents	3,278,804	2,433,944	Interest income calculated using the effective interest method	2,196,406	1,452,339
Investment securities at fair value through profit or loss	753,429	83,861	Other income	5,542	-
Investment securities at amortized cost	10,964,763	8,937,244		2,201,948	1,452,339
Total assets	14,996,996	11,455,049			
			Expenses		
Liabilities			Assets Management Fees	(175,515)	(114,605)
Other Liabilities	67,866	173,248	Other expenses	(4,267)	(5,036)
Total liabilities	67,866	173,248		(179,782)	(119,641)
	14,929,130	11,281,801	Changes in value of investment		
			Fair value (losses)/gain on investment securities	(2,696)	(4,941)
Contributors' Fund			Impairment loss on cash and cash equivalent	(18,887)	(29,114)
Members' contribution	8,246,068	6,496,184	Impairment loss on financial instruments	(103,138)	(21,632)
Retained earnings	6,683,062	4,785,617		(124,721)	(55,687)
Total contributors' fund	14,929,130	11,281,801			
			Net Income	1,897,445	1,277,011
The full financial statements were approved by the Board of Directors on 2 April 2026 and signed on its behalf by:  Johnson Egu Chukwu Chairman FRC/2013/PRO/ICAN/008/00000003920  Donald Onuaoha Managing Director/Chief Executive Officer FRC/2021/PRO/DIR/003/000000025266  Kehinde Oluwaseun Odunaiya Chief Financial Officer FRC/2012/PRO/ICAN/001/00000000302			Employers' contribution	5,972,533	3,587,475
			Employees' contribution	4,778,026	2,869,980
			Administrative fees	(905)	(798)
			Benefits paid and withdrawals	(8,999,770)	(4,876,343)
			Net contribution during the year	1,749,884	1,580,314
			Net increase in Net Assets Available for Benefits	3,647,329	2,857,325
			Net Assets Available for Benefits at 1 January	11,281,801	8,424,476
			Net Assets Available for Benefits at 31 December	14,929,130	11,281,801
INDEPENDENT AUDITOR'S REPORT					
To the Members of Fidelity Pension Managers Limited RSA Fund IV					
Report on the Summary Financial Information					
The summary financial information which comprise:					
• the statement of net assets as at 31 December 2025;					
• the statement of changes in net assets;					
In our opinion, the accompanying summary financial information are consistent, in all material respects, with the audited financial statements, in accordance with the Pension Reform Act 2014 and are derived from the audited financial statements of Fidelity Pension Managers Limited RSA Fund IV ("the Fund") for the year ended 31 December 2025.					
Summary Financial Information					
The summary financial information do not contain all the disclosures required by the International Financial Reporting Standards, the Financial Reporting Council of Nigeria Act, 2011 (as amended), the Pension Reform Act, 2014 and the National Pension Commission (PENCOM) guidelines and circulars. Reading the summary financial information, thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.					
The Audited Financial Statements and Our Report Thereon					
We expressed an unmodified audit opinion on the audited financial statements in our report dated 24 June 2026.					
Responsibilities of the Pension Fund Administrators for the Summary Financial Information					
The directors of the Pension Fund Administrator are responsible for the preparation of the summary financial information in accordance with the Pension Reform Act, 2014.					
Auditor's Responsibility					
Our responsibility is to express an opinion on whether the summary financial information are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), <i>Engagements to Report on Summary Financial Statements</i> .					
Report on Other Legal and Regulatory Requirements					
Compliance with FRC Guidance on Assurance Engagement Report on Internal Control over Financial Reporting					
In accordance with the requirements of the Financial Reporting Council of Nigeria, we performed a limited assurance engagement and reported on management's assessment of the Fund's internal control over financial reporting as of 31 December 2025. The work performed was done in accordance with ISAE 3000 (Revised) Assurance Engagements Other Than Audits or Reviews of Historical Financial Information and the FRC Guidance on Assurance Engagement Report on Internal Control over Financial Reporting. We have issued an unmodified conclusion in our report dated 24 June 2026. That report is included in the annual report.					
Signed:					
					
Oluwafemi Awotoye					
FRC/2013/PRO/ICAN/004/00000001182					
For: KPMG Professional Services					
Chartered Accountants					
24-Jun-26					
Lagos, Nigeria					
					