



1941 - 2021

ENHANCED YIELD PORTFOLIO

PORTFOLIO FACTS



MAIN OBJECTIVE:

Preserve capital with income



BENCHMARK:

Alexander Forbes
3-month (STeFI) Index



INVESTMENT HORIZON:

12 months +



RESTRICTIONS:

max offshore 0%, max equity 0%



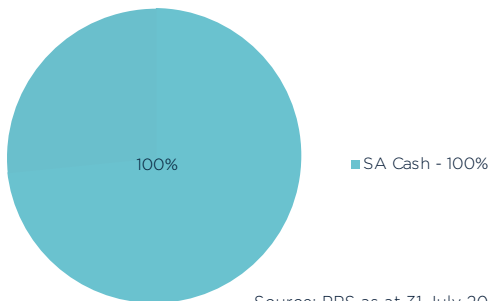
RISK PROFILE:

Conservative

PORTFOLIO INSIGHTS

This portfolio aims to provide capital preservation for those looking for returns similar to cash with the lowest risk over the short term. The bulk of the portfolio is invested in floating rate securities and the fund is expected to deliver a return in excess of cash over time, by investing in income-generating assets. It is suited to investors who place a larger emphasis on limiting exposure to short-term market fluctuations rather than targeting inflation-beating returns. You can consider this portfolio if you have an investment horizon of one to three years.

ASSET ALLOCATION



Source: PPS as at 31 July 2021

RISK METRICS

Annualised Standard Deviation	0,47%
Maximum Drawdown	N/A
Percentage of Positive months	100,00%

Source: PPS as at 31 July 2021

TOP 10 HOLDINGS

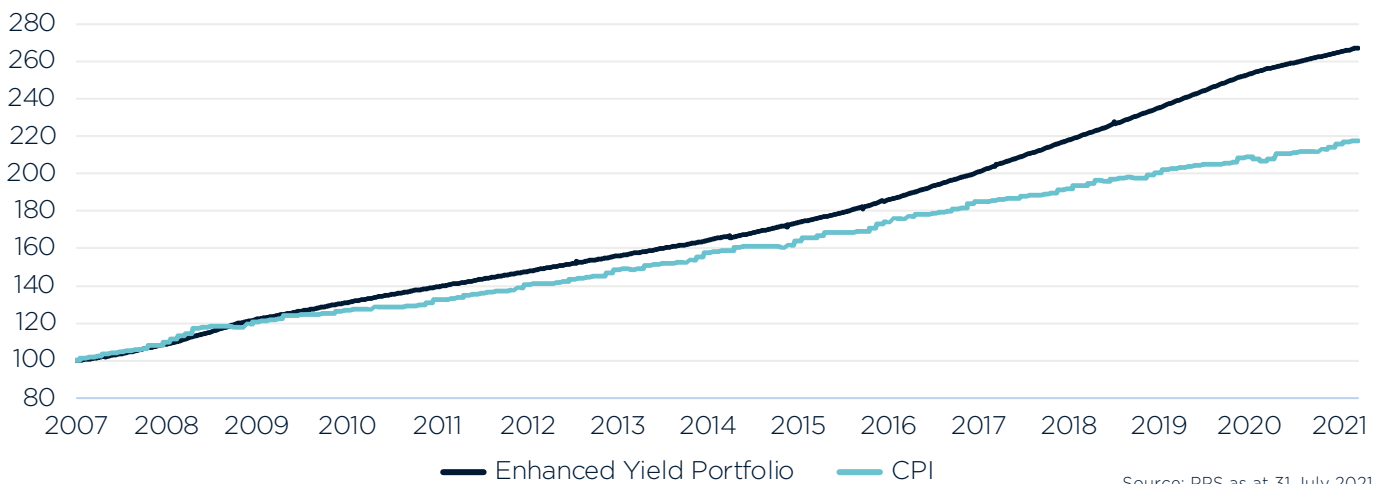
Enhanced Yield Portfolio		
Nedbank 3M JIBAR+ 126BPS 20240718		5,35%
FirstRand 3M JIBAR + 152.5BPS 20220517		4,29%
FirstRand 3M JIBAR + 147.5BPS 20250922		4,10%
ABSA 3M JIBAR +152.5BPS 20250507		3,13%
Investec 3M JIBAR +135BPS 20260518		3,00%
Investec 3M JIBAR +135BPS 20260720		2,97%
Nedbank 3M JIBAR+ 126BPS 20240508		2,96%
Standard Bank 3M JIBAR +105BPS 20230130		2,88%
FirstRand 3M JIBAR + 167.5BPS 20220906		2,82%
Amber House 3M JIBAR +160BPS 20250414		2,54%

Source: PPS as at 31 July 2021

PERFORMANCE

	YTD JULY	1 YR	2 YRS	3 YRS	5 YRS	7 YRS	10 YRS
ENHANCED YIELD PORTFOLIO	2.47%	4.33%	5.70%	6.47%	7.18%	7.00%	6.60%
	2020	2019	2018	2017	2016	2015	2014
ENHANCED YIELD PORTFOLIO	5.67%	7.96%	8.01%	8.38%	7.86%	6.67%	5.37%

Source: PPS as at 31 July 2021



Source: PPS as at 31 July 2021

WHY CHOOSE PPS INVESTMENTS

At PPS Investments, we offer a suite of flexible investment solutions for pre-retirement, post-retirement and wealth creation. We create opportunities for optimal diversification through our fund range that caters to various risk appetites and time horizons. Our offering is geared to meet the investment needs of PPS members, their family and other discerning investors, too.

We're part of PPS, a holistic financial services company specialising in bespoke financial solutions exclusively to graduate professionals. Operating under the ethos of mutuality, PPS shares 100% of its profits among its qualifying members.

When investing with us, you could get even more.

- Earn more profit-share allocation via **Linking** and the **PPS Profit-Share Cross-Holdings Booster**.
- Save on administration fees by creating a **Family Network**.

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T: 0860 123 777 (international: +27 11 644 4200)

E: portfoliochoice@pps.co.za

W: www.pps.co.za/faqs/all