



1941 - 2021

MEDIUM EQUITY PORTFOLIO

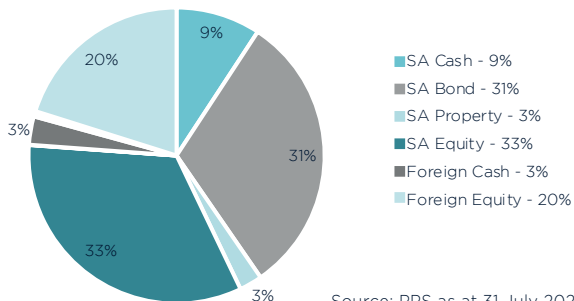
PORTFOLIO FACTS

-  **MAIN OBJECTIVE:**
Capital growth over the medium term
-  **BENCHMARK:**
Inflation + 4%
-  **INVESTMENT HORIZON:**
5 years +
-  **RESTRICTIONS:**
max offshore 30%, max equity 60%, max property 25%
-  **RISK PROFILE:**
Moderate

PORTFOLIO INSIGHTS

This portfolio seeks to provide a total return of 4% above inflation over the long term. The portfolio can hold no more than 60% of its assets in equities. It provides considerable exposure to capital growth assets and reduced exposure to income-generating assets. It is suited to investors who place a significantly larger emphasis on targeting inflation-beating returns rather than on limiting exposure to short-term market fluctuations. You can consider this portfolio if you have an expected investment horizon of at least five years.

ASSET ALLOCATION



Source: PPS as at 31 July 2021

RISK METRICS

Annualised Standard Deviation	8,13%
Maximum Drawdown	-11,91%
Percentage of Positive months	66,67%

Source: PPS as at 31 July 2021

TOP 10 HOLDINGS

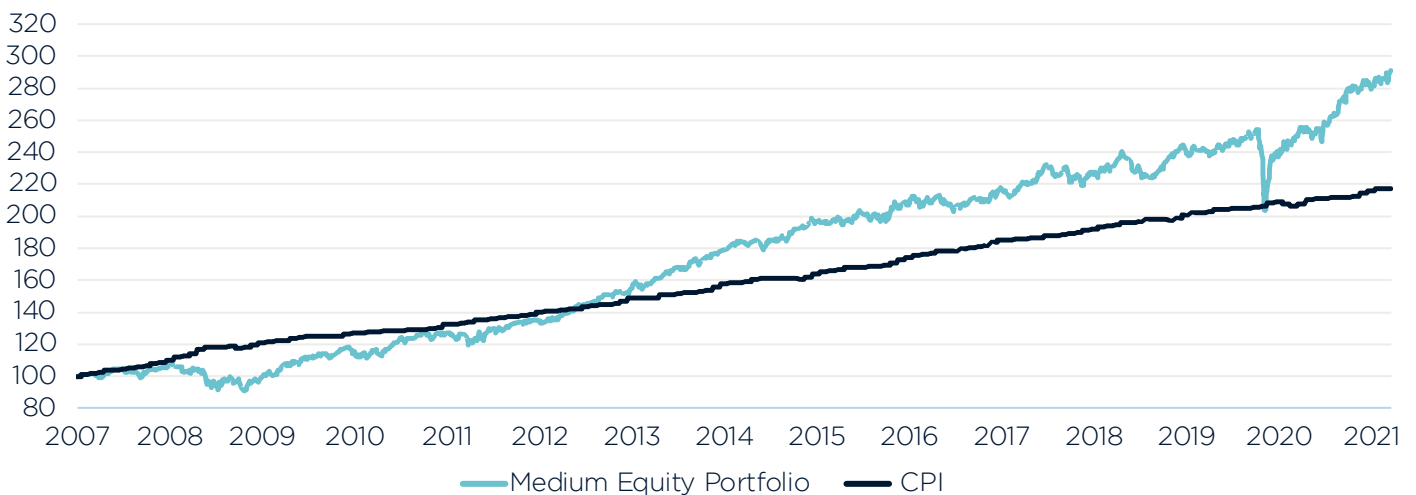
MEDIUM EQUITY PORTFOLIO		
RSA R2048 8.75% 20480228		2,91%
NASPERS		2,58%
RSA I2025 CPI 2% 20250131		2,36%
IMPALA PLATINUM		2,28%
RSA I2050 CPI 2.5% 20501231		1,96%
ANGLO AMERICAN		1,94%
RSA 8.5% 20370131		1,72%
BRITISH AMERICAN TOBACCO		1,67%
RSA 8.875% 20350228		1,57%
SASOL		1,49%

Source: PPS as at 31 July 2021

PERFORMANCE

	YTD JULY	1 YR	2 YRS	3 YRS	5 YRS	7 YRS	10 YRS
MEDIUM EQUITY PORTFOLIO	10.03%	15.88%	10.03%	7.93%	6.76%	6.75%	8.85%
	2020	2019	2018	2017	2016	2015	2014
MEDIUM EQUITY PORTFOLIO	6.69%	10.01%	-0.29%	8.86%	2.83%	7.77%	9.09%

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