ENHANCED YIELD PORTFOLIO

PORTFOLIO **FACTS**

MAIN OBJECTIVE:
Preserve capital with income

BENCHMARK:
Alexander Forbes
3-month (STeFI) Index

INVESTMENT HORIZON:
12 months+

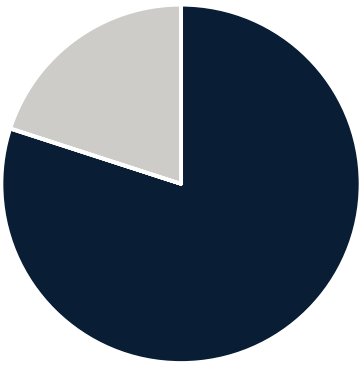
RESTRICTIONS:
max offshore 0%, max equity 0%

RISK PROFILE:
Conservative

PORTFOLIO **INSIGHTS**

This portfolio allows you to prioritise capital preservation with a relatively stable return profile and holds the lowest risk amongst the portfolio choice options. 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 infla-tion-beating returns. You can consider this portfolio if you have an investment horizon of one to three years.

ASSET ALLOCATION



▪ SA Bonds - 80.8% ▪ SA Cash - 20.2%

TOP 5 HOLDINGS

ABSA FRN 3M JIBAR +150BPS	3.38%
Standard Bank 3M JIBAR +130BPS	3.32%
ABSA 3M JIBAR +127.5BPS	3.08%
Standard Bank 3M JIBAR + 125BPS	2.59%
FirstRand 3M JIBAR + 147.5BPS	2.61%

TOP 5 ISSUERS

Standard Bank of South Africa	23.61%
ABSA Bank	23.98%
Nedbank	22.70%
FirstRand Bank	18.41%
Investec Bank	4.89%

Source: PPS, as at 31 July 2023.

PERFORMANCE

Trailing returns	
YTD	4.89%
1 Year	7.78%
3 Years	5.53%
5 Years	6.34%
7 Years	6.88%
10 Years	6.69%
15 Years	6.73%

Returns longer than 1 year are annualised.
Annualised returns: The weighted average compound growth rate over the performance period measured.
Source: PPS, Morningstar as at 31 July 2023.

RISK METRICS

Annualised Standard Deviation	0.49%
Maximum drawdown	N/A
Percentage of positives months	99.17%

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.**

*Members holding qualifying products share in the profit or loss of PPS and past performance is not necessarily indicative of future performance.

GET IN TOUCH

Speak to your PPS Investments accredited financial adviser.
Alternatively, feel free to contact us directly

T: 0860 468 777 (International calls can be directed to +27 21 672 2783)
E: memberservices@pps.co.za
W: www.pps.co.za/invest