



LOW EQUITY PORTFOLIO

PORTFOLIO FACTS

**MAIN OBJECTIVE:**

Preserve capital

**BENCHMARK:**

Inflation +2%

**INVESTMENT HORIZON:**

Three years+

**RESTRICTIONS:**

Max offshore 45%, max equity 40%, max property 25%

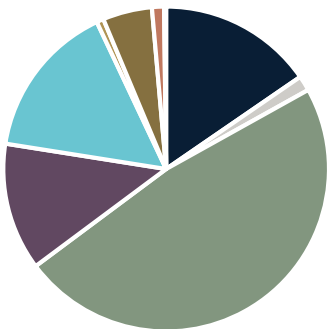
**RISK PROFILE:**

Cautious

PORTFOLIO INSIGHTS

This portfolio seeks to provide a total return of 2% above inflation over the medium term. The portfolio can hold no more than 40% in equities. It primarily provides exposure to assets likely to result in stable capital growth as well as exposure to income-generating assets. It is suited to investors who place a relatively 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 investment horizon of at least three years.

ASSET ALLOCATION



- SA Equity - 15.4%
- SA Property - 1.5%
- SA Bonds - 47.9%
- SA Cash - 12.7%
- Global Equity - 15.5%
- Global Property - 0.7%
- Global Bonds - 4.9%
- Global Cash - 1.2%
- Rest of Africa - 0.2%

TOP 10 EQUITY HOLDINGS

Vanguard Total World Stock ETF	1.64%
Prescient Global Funds PLC Abax Global Income Fund C	1.21%
NASPERS	1.21%
Global Cautious Managed SA	0.95%
Prescient Global Funds PLC Abax Global Equity Fund	0.93%
PROSUS	0.85%
ISHARES CORE MSCI WORLD UCITS ETF USD ACC	0.79%
FIRSTRAND	0.72%
BRITISH AMERICAN TOBACCO	0.70%
ABSA GROUP LTD	0.62%

Source: PPS, as at 31 July 2023.

PERFORMANCE

Trailing returns	
YTD	6.49%
1 Year	9.52%
3 Years	8.64%
5 Years	7.34%
7 Years	6.92%
10 Years	7.51%
15 Years	7.90%

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	5.53%
Maximum drawdown	-6.89%
Percentage of positives months	70.83%

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

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