



# POOLED PPS PROFIT-SHARE ACCOUNT (HIGH EQUITY)

## PORTFOLIO FACTS

**MAIN OBJECTIVE:**

Capital growth over the long term

**BENCHMARK:**

Inflation +5.3%

**INVESTMENT HORIZON:**

7 Years+

**RESTRICTIONS:**

Max offshore 45%, max equity 90%

**RISK PROFILE:**

Aggressive

## PORTFOLIO INSIGHTS

This is the default portfolio for the PPS Profit-Share Account, which seeks to provide a return of 5.3% above inflation over the long term. The portfolio can hold no more than 90% in equity. It provides a high degree of capital growth over the medium to long term. You can consider this portfolio if you have a capital growth objective and you have an expected investment horizon of at least seven years.

## ASSET ALLOCATION



- SA Equity - 29.22%
- SA Property - 0.88%
- SA Bonds - 19.25%
- SA Cash - 12.17%
- SA - Alternatives - 6.31%
- Global Equity - 27.4%
- Global Property - 0.15%
- Global Bonds - 0.79%
- Global Cash - 3.72%
- Rest of Africa - 0.11%

## TOP 10 HOLDINGS

NASPERS	2.74%
PROSUS	2.38%
FIRSTRAND	1.61%
BRITISH AMERICAN TOBACCO	1.42%
COMPAGNIE FINANCIERE RICHMONT	1.27%
ABSA GROUP LTD	1.23%
ANGLO AMERICAN	1.06%
GLENCORE XSTRATA	0.97%
BID CORPORATION LTD	0.91%
SASOL	0.90%

Source: PPS, as at 31 July 2023.

# PERFORMANCE

Trailing returns	
YTD	10.10%
1 Year	13.90%
3 Years	12.77%
5 Years	9.08%
7 Years	8.38%
10 Years	9.70%
15 Years	11.33%

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	10.86%
Maximum drawdown	-14.55%
Percentage of positives months	63.33%

## 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

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