



### **PPS Investments Disclaimer**

PPS Investments Group is a subsidiary of Professional Provident Society Insurance Company Limited, a Licensed Insurer and Financial Services Provider. PPS Investments Group consists of the following authorised Financial Services Providers: PPS Investments (Pty) Ltd("PPSI"), PPS Multi-Managers (Pty) Ltd("PPSMM") and PPS Investment Administrators (Pty) Ltd("PPSIA"); and includes the following approved Management Company under the Collective Investment Schemes Control Act: PPS Management Company (RF) (Pty) Ltd ("PPS Manco"). Financial services may be provided by representative(s) rendering financial services under supervision. [www.pps.co.za/invest](http://www.pps.co.za/invest)

### **Financial Advisory and Intermediary Services Act (FAIS)**

The information, opinions and any communication from PPS Investments Group, whether written, oral or implied are expressed in good faith and not intended as investment advice, neither does it constitute an offer or solicitation in any manner. Furthermore, all information provided is of a general nature with no regard to the specific investment objectives, financial situation or particular needs of any person. It is recommended that investors first obtain appropriate legal, tax, investment or other professional advice prior to acting upon such information.

### **Family Network and Linking**

Family Network and Linking for Profit Share is not a Financial Product as defined and governed by the FAIS Act, but rather a benefit for PPS Members.

### **Profit Share**

The PPS Profit-Share Account and PPS Profit-Share Cross-holdings Booster are benefits available to PPS members only and are not financial services regulated by the FAIS Act, but are Insurance obligations in terms of the Insurance Act 18 of 2017.



## **Collective Investment Schemes Control Act 45 of 2002 (CISCA)**

Collective Investment Schemes in Securities (CIS) are generally medium-to long-term investments. The value of participatory interests (units) may go down as well as up, and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending up to 10% of the market value of the portfolio to bridge insufficient liquidity. A schedule of fees and charges and maximum commissions is available on request from the manager. A CIS may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. The manager does not provide any guarantee either in respect of the capital or the return of a portfolio. Certain funds may be exposed to foreign securities and as such, may be subject to additional risks brought about by this exposure.

### **Feeder Fund**

A feeder fund is a portfolio that invests in a single portfolio of a collective investment scheme, which levies its own charges, and which could result in a higher fee structure for the feeder fund.

### **Fund of Funds**

A fund of funds is a portfolio that invests in portfolios of collective investment schemes that levy their own charges, which could result in a higher fee structure for the fund of funds.

### **PPS Global Equity Fund**

The PPS Global Equity Fund is registered and approved for marketing in South Africa under section 65 of the CISCA. The PPS Global Equity Fund is a sub-fund of the Prescient Global Funds ICAV. For more information visit [www.prescient.ie](http://www.prescient.ie)



## **Retirement Products**

### **Corporate Personal Pension**

Corporate Personal Pension Plan is a registered Funds under the Pension Funds Act: PPS Personal Pension Retirement Annuity – FSCA registration number 12/8/37739, SARS registration 18/20/4/041988

### **Personal Pension Plan**

Personal Pension Plan is a registered Funds under the Pension Funds Act: PPS Personal Pension Retirement Annuity – FSCA registration number 12/8/37739, SARS registration 18/20/4/041988

### **Preservation Fund**

Pension Preservation Fund and Pension Preservation Fund are registered Funds under the Pension Funds Act:

**PPS Preservation Pension Fund** – FSCA registration number 12/8/37737, SARS registration 18/20/04/041987

**PPS Preservation Provident Fund** – FSCA registration number 12/8/37738, SARS registration 18/20/04/041989

### **Retirement Annuity**

Retirement Annuity Fund is a registered Fund under the Pension Funds Act: Professional Provident Society Retirement Annuity Fund – FSCA registration number 12/8/404, SARS registration 18/20/4/030135