



INVESTMENTS

PPS RETIREMENT INCOME SOLUTIONS

BECAUSE THE GOLDEN YEARS SHOULD NEVER TARNISH.

Make your next chapter, your best chapter.

Success is better, **shared.**

RETIREMENT INCOME BUILT TO LAST.

For professionals by professionals.

As professionals, your clients have always written their own stories. Their hard work and determination have led them to this point. You have been by their side, guiding them through their financial journey. And, in their next chapter, **we look forward to supporting them alongside you.**

Living Annuities come with great benefits (estate planning, flexibility of income drawn etc.), but they are not without risks. Let's look at how the PPS Investments Solutions can address these risks.

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Most annuitants risk outliving their money.	Inflation is a silent killer of the desired lifestyle of retirees.	The sequence of returns is far more important in post-retirement, as annuitants are forced sellers.
By combining the solutions with the Vested Profit-Share Account, PPS members will have an additional savings pool to ensure that they can retire with confidence.	Our Investment Committee prescribes to a real-return approach where we don't worry much about peer funds, but we keep a keen eye on the Inflation-linked benchmark.	Our Investment Committee has included alternative strategies to smooth out the returns of the solutions to ensure a more stable journey.

The **PPS Retirement Income Solutions** are designed specifically for professional clients, recognising their unique needs that extend well beyond their careers. We understand your clients, their drive, and the reward they deserve long after they've earned it. How? By partnering with generations of professionals for over eight decades, protecting and growing their wealth and helping them build a legacy.

Just as an author carefully crafts their words and anticipates the needs of their readers, you, our adviser partner, have played a key role in shaping your clients' financial journey. Because you know their retirement aspirations require a higher calibre of investment expertise.

Through our partnership, together we can ensure that your clients exceed their retirement goals and **make their next chapter, their best chapter.**

A REAL RETURN MINDSET

Our approach to achieve inflation beating returns over the long-term is by combining flexible, specialist and alternative strategies within our Retirement Income Solutions to ensure clients have the maximum probability to reach their goals in retirement.

The specialist equity managers provide growth, addressing longevity risk, while fixed income specialist managers address sequence risk. Flexible strategies allow managers to be nimble during periods of market volatility which can add significant value to clients, both to capture upside by finding opportunities and on the downside by reducing exposure to vulnerable asset classes. Lastly, hedge funds provide uncorrelated returns which further adds diversification.

Through our process, we have created three retirement income solutions that can help you guide your clients through their retirement chapter and leave a lasting legacy to their loved ones.

Solutions aligned to your advice process:

- Real returns focussed philosophy.
- Built with your practice in mind.
- Data backed hyper-personalisation for members.
- Strong track record.

UNPACKING THE RETIREMENT INCOME SOLUTIONS

PPS CAUTIOUS RETIREMENT INCOME SOLUTION

This solution is suitable for cautious investors who require sustainable income in retirement with a real return focus. It aims to offer investors protection during periods of poor market returns, with the aim of producing no negative returns over a rolling 12-month period, while ensuring investors still benefit during periods of market growth. The solution is well diversified across all asset classes with exposure to global assets, hedge funds and an expected average allocation of between 15% and 40% in equities. As a result, the solution aims to achieve the investor's retirement income target at a low level of risk or market volatility.

Return target	CPI +3%
Risk profile	Low
Income target (after fees)	3.5% (after fees)
Income horizon target	40 years
ASISA Category	SA – Multi-Asset – Low Equity

PPS MODERATE RETIREMENT INCOME SOLUTION

This solution is suitable for moderate investors who require sustainable income in retirement with a real return focus. It aims to offer investors protection during periods of poor market returns, with the aim of producing no negative returns over a rolling 18-month period, while ensuring investors still benefit during periods of market growth. The solution is well diversified across all asset classes with exposure to global assets, hedge funds and an expected average allocation of between 30% and 55% in equities. As a result, the solution aims to achieve the investor's retirement income target at a moderate level of risk or market volatility.

Return target	CPI +4%
Risk profile	Medium
Income target (after fees)	4% (after fees)
Income horizon target	40 years
ASISA Category	SA - Multi-Asset - Medium Equity

PPS ASSERTIVE RETIREMENT INCOME SOLUTION

This solution is suitable for aggressive investors who require sustainable income in retirement with a real return focus. It aims to offer investors protection during periods of poor market returns, with the aim of producing no negative returns over a rolling 24-month period, while ensuring investors still benefit during periods of market growth. The solution is well diversified across all asset classes with exposure to global assets, hedge funds and an expected average allocation of between 45% and 70% in equities. As a result, the solution aims to achieve the investor's retirement income target at a medium to high level of risk or market volatility.

Return target	CPI +5%
Risk profile	Moderate - Aggressive
Income target (after fees)	4.5% (after fees)
Income horizon target	40 years
ASISA Category	SA - Multi-Asset - High Equity

For more information on the PPS Retirement Income Solutions, please contact:

Inland:

Aubrey Larkins
alarkins@pps.co.za
078 383 9876

Coastal:

Razaan Africa
rafrica@pps.co.za
083 254 3629

Executive: Investment Solutions

Max Mojapelo
mmoajapelo@pps.co.za
083 322 5513



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