

PPS Flexible Income Fund



INVESTMENTS

Fund facts

- Main objective: Preserve capital with income
- Benchmark: South African Multi Asset Income category average
- Investment horizon: 12 months +
- ASISA category: South African Multi Asset Income
- Restrictions: max offshore 15%, max equity 10%, maximum property 25%
- Regulation 28: Compliant

We blend managers with different investment styles to ensure more consistent returns over the investment horizon.

Fund insights

The PPS Flexible Income Fund is actively managed and may invest in high-yielding securities, and listed or unlisted financial instruments. It may also hold units in collective investment schemes, or other similar schemes. The portfolio is designed to provide an appropriate level of income without excessive capital risk.

The fund can be a standalone investment for investors seeking a competitive yield with the possibility of capital enhancement over time; or as the income-centric component of a more diversified portfolio.

Fund approach

Combining the complementary approaches of these managers results in a risk conscious fund with a wide asset allocation range that does not rely on forecasting to be competitive.



Investment expertise

Through our manager research, we carefully combine the selected asset managers – each with unique skills and expertise and blend these into a single fund.

We ensure that the funds stay true to their styles and continuously engage with managers to assess their processes, styles and positioning. The combination of funds and managers in the PPS Flexible Income Fund may vary from time to time.

Please see Minimum Disclosure Document available on www.pps.co.za/invest for underlying manager allocation.

Why 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](#).

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. 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. 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 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 The PPS Profit-Share Account and 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.

Get in touch

Speak to your accredited PPS Investments Financial Adviser.

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