

# PPS Balanced Index Tracker Fund



In partnership with  
Prescient

## About the PPS Balanced Index Tracker Fund

The PPS Balanced Index Tracker Fund is a low-cost, passively managed fund which tracks a multi asset high equity composite index, the PPS Balanced Index. The fund aims to ensure consistent diversification across various asset classes regardless of perceived market conditions. It achieves this by applying a passive asset allocation that targets a competitive peer-relative performance throughout various market conditions.

The fund is suitable for retirement funds; as well as investors who take a long-term view and do not overemphasise short-term mismatches to the peer-group.

## About the PPS Partnership Fund manager

The investment management is outsourced to Prescient, which is the sole underlying manager in the PPS Balanced Index Tracker Fund.

## Investment approach of the manager

The manager taps into underutilised asset classes to enhance diversification and improve the long-term ability to provide an above inflation return.

These underutilised asset classes not only improve the diversification of the fund but improve the long-term ability to provide an above inflation return. Inflation-linked bonds are a natural hedge against inflation where a real return can be locked in at the time of purchase, while domestic property benefits from the overall prosperity of the economy.

Although emerging market investments may be volatile at times, the additional benefit of superior returns is evident when a global risk-on status occurs. The fund does not maximise the equity exposure relative to the category allowance but there is a strong growth focus over the long-term investment horizon.

## How this manager creates wealth

The primary investment objective of the Fund is to track the customised PPS Balanced Index, that is diversified across a number of constituent indices, as calculated and published daily by a recognised index compiler.

*We partner with managers  
whose investment style  
ensures more consistent  
returns over the investment  
horizon.*



## 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](#).

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.

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)

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.

PPS Multi-Managers has appointed the Prescient, an authorised Financial Services Provider, as the Investment Manager of the PPS Balanced Index Tracker Fund.

## Get in touch

Speak to your accredited PPS Investments Financial Adviser.

Alternatively, feel free to contact us directly

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