

Fund Information				Product availability						Fees (All inclusive of VAT)				
										Platform Admin Fee			Asset Manager Fees	
Fund Name	Class	ASISA Classification	Reg 28 Compliant	OPN Tax Free Investment	OPN Investment Account	OPN Endowment Plan	OPN Personal Pension	OPN Preservation Fund	OPN Living Annuity	For the first R1.5 million	For the next R3.5 million	For the balance over R5 million	Performance fees	Latest Available TIC
PPS Multi-Manager Fund Range														
PPS Balanced Fund of Funds	A2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.52%
PPS Bond Fund A2	A2	SA IB Variable Term	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	N/A
PPS Conservative Fund of Funds	A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.24%
PPS Equity Fund	A2	SA EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.55%
PPS Flexible Income Fund	A2	SA MA Income	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.71%
PPS Global Balanced Fund of Funds	A2	Global MA High Equity	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.81%
PPS Managed Flexible Fund of Funds	A2	Wwide MA Flexible	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.73%
PPS Moderate Fund of Funds	A2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.42%
PPS Partnership Fund Range														
PPS Enhanced Yield Fund	A2	SA IB Short Term	Y	✓	✓	✓	✓	✓	✓	0.46%	0.46%	0.46%	N	0.30%
PPS Defensive Fund	A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.23%
PPS Stable Growth Fund	A2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.49%
PPS Managed Fund	A2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.84%
PPS Balanced Index Tracker Fund	A2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.75%
Allan Gray														
Allan Gray - Orbis Global Equity FF	A	Global EQ General	N	✗	✗	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.99%
Allan Gray - Orbis Global FF	A	Global MA High Equity	N	✗	✗	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	2.06%
Allan Gray Balanced Fund	C	SA MA High Equity	Y	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.53%
Allan Gray Allan Gray Tax-Free Balanced Fund	C	SA MA High Equity	Y	✓	✗	✗	✗	✗	✗	0.58%	0.23%	0.12%	N	1.54%
Allan Gray Equity Fund	C	SA EQ General	N	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.62%
Allan Gray Money Market	A	SA IB Money Market	Y	✓	✓	✓	✓	✓	✓	0.46%	0.46%	0.46%	N	0.29%
Allan Gray Stable Fund	C	SA MA Low Equity	Y	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.34%
Coronation Fund Managers														
Coronation Balanced Defensive Fund	P	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.20%
Coronation Balanced Plus Fund	P	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.28%
Coronation Capital Plus Fund	P	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.21%
Coronation Global Managed [ZAR] FF	P	Global MA High Equity	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.21%
Coronation Global Opportunities Equity FF	P	Global EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.83%
Coronation Optimum Growth Fund	P	Wwide MA Flexible	N	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.19%
Coronation Strategic Income Fund	P	SA MA Income	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.54%
Coronation Top 20 Fund	P	SA EQ General	N	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.90%

Fund Information				Product availability						Fees (All inclusive of VAT)				
Fund Name	Class	ASISA Clasification	Reg 28 Compliant	OPN Tax Free Investment	OPN Investment Account	OPN Endowment Plan	OPN Personal Pension	OPN Preservation Fund	OPN Living Annuity	Platform Admin Fee			Asset Manager Fees	
										For the first R1.5 million	For the next R3.5 million	For the balance over R5 million	Performance fees	Latest Available TIC
Food Asset Management														
Food Balanced Fund	B2*	SA MA High Equity	Y	*class B4 Available	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.85%
Food Equity Fund	B2*	SA EQ General	N	*class B4 Available	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.32%
Food Flexible Fund of Funds	B2*	Wwide MA Flexible	N	*class B4 Available	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.56%
Food International FF	B2	Global MA Flexible	N	✗	✗	✗	✗	✗	✗	0.58%	0.23%	0.12%	Y	1.56%
Investec Asset Management														
Investec Cautious Managed Fund	H	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.28%
Investec Diversified Income Fund	H	SA MA Income	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.63%
Investec Equity Fund	H*	SA EQ General	N	*class E Available	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.16%
Investec Global Franchise Fund	H	Global EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.35%
Investec Global Strategic Managed FF	H	Global MA High Equity	N	✗	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.44%
Investec Opportunity Fund	E	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.36%
Kagiso Asset Management														
Kagiso Islamic Balanced Fund	B	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.19%
Kagiso Islamic Equity Fund	B	SA EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.25%
Nedgroup Investments														
Nedgroup Investments Global Equity FF	B2	Global EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.23%
Nedgroup Investments Global Flexible FF	B2	Global MA Flexible	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.21%
Nedgroup Investments Managed Fund	B2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.59%
Nedgroup Investments Opportunity Fund	B2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.39%
Nedgroup Investments Property Fund	A1	SA RE General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.97%
Nedgroup Investments Rainmaker Fund	B2	SA EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.44%
Nedgroup Investments Stable Fund	A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.48%

Fund Information				Product availability						Fees (All inclusive of VAT)				
										Platform Admin Fee			Asset Manager Fees	
Fund Name	Class	ASISA Classification	Reg 28 Compliant	OPN Tax Free Investment	OPN Investment Account	OPN Endowment Plan	OPN Personal Pension	OPN Preservation Fund	OPN Living Annuity	For the first R1.5 million	For the next R3.5 million	For the balance over R5 million	Performance fees	Latest Available TIC
Old Mutual Unit Trust Managers														
Old Mutual Albaraka Balanced Fund	B1	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.32%
Old Mutual Albaraka Equity Fund	B1	SA EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.53%
Prudential Portfolio Managers														
Prudential Balanced Fund	B	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.08%
Prudential Dividend Maximiser Fund	B	SA EQ General	N	✘	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.80%
Prudential Enhanced Income Fund	D	SA MA Income	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.66%
Prudential Inflation Plus Fund	B	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.05%
PSG Asset Management														
PSG Balanced Fund	E	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.42%
PSG Equity Fund	E*	SA EQ General	N	✘ *class F Available	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	2.47%
PSG Flexible Fund	E	SA MA Flexible	N	✘	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.61%
Sanlam Collective Investments														
SIM Active Income Fund	B4	SA MA Income	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.70%
Satrix Equally Weighted Top 40 Index Fund	B2	SA EQ Large Cap	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.63%
Satrix MSCI World Equity Index FF	B2	Global EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.52%
Satrix Property Index Fund	B1	SA RE General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.34%
Satrix Top 40 Index Fund	B2	SA EQ Large Cap	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.43%
STANLIB Asset Management														
STANLIB Absolute Plus Fund	B1	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.41%
STANLIB Balanced Fund	B1	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.51%
STANLIB Equity Fund	R	SA EQ General	N	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.61%

PPS Investments Investment Option Schedule - August 2019

MANDATORY DISCLOSURES: Kindly note that this does not constitute financial advice. In terms of the Financial Advisory and Intermediary Services Act, a FSP should not provide advice to investors without appropriate risk analysis and thorough examination of a particular client's financial situation. The information, opinions and any communication from the PPS Investments Group (PPS Investments Proprietary Limited, PPS Multi-Managers Proprietary Limited and PPS Management Company Proprietary Limited (RF)), 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. 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. The manager does not provide any guarantee either with respect of the capital or the return of a portfolio. 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. The Total Expense Ratio (TER) is a measure of the portfolio's assets that have been expended as payment for services rendered in the management of the portfolio, expressed as a percentage of the average daily value of the portfolio calculated over a period of a financial year by the manager of the portfolio. Since portfolio expenses vary, the current TER cannot be used as an indication for future TERs. A higher TER does not necessarily imply a poor return, nor does a lower TER imply a good return. Performance figures are from PPS Multi-Managers and Morningstar and are for lump sum investments with income distributions reinvested on the ex-dividend date. Declaration of income accruals are made half-yearly. All PPS Multi-Managers performance figures and values are quoted after the deduction of costs and applicable taxes incurred within the Fund. The above portfolio performance is calculated on a NAV to NAV basis and does not take any initial fees into account. Actual investment performance will differ based on the initial fees applicable, the actual investment date and the date of the reinvestment of income and dividend withholding tax. Past performance is not indicative of future performance. The investment performance is for illustrative purposes only. It is calculated taking all ongoing fees into account for the amount shown relevant to the fund class. Income is reinvested on the reinvestment date. Professional Provident Society Insurance Company Limited is a member of the Association for Savings & Investment SA (ASISA). The portfolio is managed to comply with Regulation 28 of the Pension Funds Act. Exposures in excess of the limits will be corrected immediately, except where due to a change in the fair value or characteristic of an asset, e.g. market value fluctuations, in which case they will be corrected within a reasonable time period.

Professional Provident Society Insurance Company Limited and its subsidiaries is an ordinary member of the Association for Savings & Investment SA (ASISA). PPS Investments (39270) and PPS Multi-Managers (28733) are licensed financial services providers

Ground Floor, PPS House, Boundary Terraces
1 Mariendahl Lane
Newlands
Cape Town
7700