

INVESTMENT OPTION SCHEDULE - for the Select range Fees (all inclusive of VAT)



INVESTMENTS

Fund Information			Product availability									Fees (All inclusive of VAT)				
Fund Name	ASISA Classification	Reg 28 Compliant	PPS Tax Free Investment	PPS Investment Account	PPS Endowment Plan	PPS Retirement Annuity	PPS Personal Pension	PPS Preservation Fund	PPS Vested Profit Share	PPS 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	
PPS Multi-Manager Fund Range																
PPS Balanced FoF A2 ¹	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.68%	
PPS Conservative FoF A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.25%	
PPS Equity A2	SA EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.73%	
PPS Flexible Income A2	SA MA Income	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.76%	
PPS Global Balanced FoF A2	Global MA High Equity	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.43%	
PPS Moderate FoF A2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.48%	
PPS Worldwide Flexible FoF A2	Wwide MA Flexible	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.70%	
PPS Partnership Fund Range																
PPS Enhanced Yield A2	SA IB Short Term	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.46%	0.46%	0.46%	N	0.30%	
PPS Defensive A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.11%	
PPS Stable Growth A2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.36%	
PPS Managed A2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.73%	
PPS Balanced Passive A2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.56%	
PPS Global Equity FF A2	Global EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.78%	
Allan Gray																
Allan Gray - Orbis Global Equity FF	Global EQ General	N	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.01%	
Allan Gray-Orbis Global Balanced Feeder	Global MA High Equity	N	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.67%	
Allan Gray Balanced C	SA MA High Equity	Y	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.15%	
Allan Gray Equity C	SA EQ General	N	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.19%	
Allan Gray Money Market	SA IB Money Market	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.46%	0.46%	0.46%	N	0.29%	
Allan Gray Stable C	SA MA Low Equity	Y	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.30%	
Camissa Asset Management																
Camissa Islamic Balanced B	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.18%	
Camissa Islamic Equity B	SA EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.23%	
Coronation Fund Managers																
Coronation Balanced Defensive P	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.11%	
Coronation Balanced Plus P	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.37%	
Coronation Capital Plus P	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.18%	
Coronation Global Managed [ZAR] FF P	Global MA High Equity	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.01%	
Coronation Global Opp Eq [ZAR] FF P	Global EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.57%	
Coronation Global Optimum Gr[ZAR] FF P	Wwide MA Flexible	N	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.15%	
Coronation Strategic Income P	SA MA Income	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.49%	
Coronation Top 20 P	SA EQ General	N	✗	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.30%	

INVESTMENT OPTION SCHEDULE - for the Select range Fees (all inclusive of VAT)



INVESTMENTS

Fund Information			Product availability								Fees (All inclusive of VAT)				
Fund Name	ASISA Classification	Reg 28 Compliant	PPS Tax Free Investment	PPS Investment Account	PPS Endowment Plan	PPS Retirement Annuity	PPS Personal Pension	PPS Preservation Fund	PPS Vested Profit Share	PPS 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
Foord Asset Management															
Foord Balanced B2	SA MA High Equity	Y	* class B4 Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.99%
Foord Equity B2	SA EQ General	N	* class B4 Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.64%
Foord Flexible FoF B2	Wwide MA Flexible	N	* class B4 Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	0.83%
MandG Investment Managers															
M&G Balanced Fund B	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.02%
M&G Dividend Maximiser Fund B	SA EQ General	N	* class B4 Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.83%
M&G Enhanced Income Fund D	SA MA Income	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.69%
M&G Inflation Plus Fund B	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.95%
Nedgroup Investments															
Nedgroup Inv Global Equity FF B2	Global EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.21%
Nedgroup Inv Global Flexible FF B2	Global MA Flexible	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.28%
Nedgroup Inv Managed B2	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.77%
Nedgroup Inv Opportunity B2	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.45%
Nedgroup Inv Property A1	SA RE General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.94%
Nedgroup Inv Rainmaker B2	SA EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.44%
Nedgroup Inv Stable A2	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.50%
Ninety One Asset Management															
Ninety One Cautious Managed H	SA MA Low Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.02%
Ninety One Diversified Income H	SA MA Income	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.54%
Ninety One Equity H	SA EQ General	N	* class E Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.28%
Ninety One Global Franchise FF H	Global EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.35%
Ninety One Global Strategic Managed FF H	Global MA High Equity	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.66%
Ninety One Managed E	Global MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	1.77%
Ninety One Opportunity E	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.31%

INVESTMENT OPTION SCHEDULE - for the Select range Fees (all inclusive of VAT)



INVESTMENTS

Fund Information			Product availability								Fees (All inclusive of VAT)				
Fund Name	ASISA Classification	Reg 28 Compliant	PPS Tax Free Investment	PPS Investment Account	PPS Endowment Plan	PPS Retirement Annuity	PPS Personal Pension	PPS Preservation Fund	PPS Vested Profit Share	PPS 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
Old Mutual Unit Trust Managers															
Old Mutual Albaraka Balanced B1	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.25%
Old Mutual Albaraka Equity B1	SA EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.45%
PSG Asset Management															
PSG Balanced E	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.40%
PSG Equity E	SA EQ General	N	* class F Available	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	2.08%
PSG Flexible E	SA MA Flexible	N	*	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	Y	2.35%
Sanlam Collective Investments															
SIM SA Active Income B4	SA MA Income	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.72%
Satrix Equally Weighted Top 40 Index B2	SA EQ Large Cap	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.64%
Satrix MSCI World Index B2	Global EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.44%
Satrix Property Index B1	SA RE General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.36%
Satrix Top 40 Index B2	SA EQ Large Cap	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	0.47%
STANLIB Asset Management															
STANLIB Absolute Plus B1	SA MA Medium Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.30%
STANLIB Balanced B1	SA MA High Equity	Y	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.53%
STANLIB Equity R	SA EQ General	N	✓	✓	✓	✓	✓	✓	✓	✓	0.58%	0.23%	0.12%	N	1.59%

¹PPS Balanced FoF A2 is used in the Retirement Fund Approved Annuity Solution.

PPS Investments Investment Option Schedule - Q4 2023

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

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