

# Why invest with PPS Investments?



## About PPS Investments

We're a subsidiary 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**. Read more about becoming a PPS member by visiting <https://www.pps.co.za/join-pps>

By investing with PPS, you have unique opportunities to earn extra profit share.

Our suite of flexible investment solutions covers pre-retirement, post-retirement and wealth creation. The PPS fund range offers optimal diversification opportunities catering to various risk appetites and time horizons. ***This carefully constructed offering is geared to meet the investment needs at every life stage of PPS members, their family and other discerning investors, too.***

## Our solutions

Pre-retirement	Post-retirement	Wealth creation
Preservation Funds	Living Annuity	Investment Account
Retirement Annuities	PPS Living Annuity with Lifetime Income*	Endowment Plan
	Vested PPS Profit-Share Account*	Tax Free Investment Account

\*for PPS members only

## Fund range

PPS multi-managed funds		PPS Partnership funds	
Fund name	Risk profile	Fund name	Risk profile
PPS Flexible Income Fund	Conservative	PPS Enhanced Yield Fund	Conservative
PPS Bond Fund	Cautious	PPS Defensive Fund	Cautious
PPS Conservative Fund of Funds	Cautious	PPS Stable Growth Fund	Moderate
PPS Moderate Fund of Funds	Moderate	PPS Managed Fund	Moderate Aggressive
PPS Balanced Fund of Funds	Moderate Aggressive	PPS Balanced Index Tracker Fund	Moderate Aggressive
PPS Worldwide Flexible Fund of Funds	Aggressive	PPS Global Equity Fund (USD)	Aggressive
PPS Global Balanced Fund of Funds	Aggressive	PPS Global Equity Feeder Fund (ZAR)	Aggressive
PPS Equity Fund	Aggressive		

Read more about our funds by accessing the minimum disclosure documents (MDD). Visit <https://www.pps.co.za/invest/choose-fund>

## Competitive administration fee structure

We're geared to offer appropriate and flexible solutions with transparent fee structures. There is no initial administration fee charged and we reduce ongoing administration fees based on the total amount you have invested with us. A tiered scale is applied to the annual platform administration fees applicable.

Total investments	Applicable administration fee (excl VAT)
First R1 500 000	0.50%
Next R3 500 000	0.20%
Above R5 000 000	0.10%

1. The Allan Gray Money Market Fund and PPS Enhanced Yield Fund both charge a fixed administration fee of 0.4% (excl. VAT). Investments into both these unit trusts are excluded when applying the sliding scale.

2. An additional administration fee of 0.15% (excl. VAT) p.a. is applicable to amounts invested in the PPS Managed Share Portfolio.

## Extend access to family members to reduced fees

The PPS Investments Family Network enables you to connect your family's investments on our platform so that they could benefit from a reduced administration fee. The more you and your family invest with us, the more everyone could benefit. For more information, visit: [www.pps.co.za/familynetwork](http://www.pps.co.za/familynetwork)

## More about the PPS Profit-Share Account

As a qualifying member, your Profit-Share journey with us continues well beyond retirement. There are three phases:

### 1. Accumulation phase - Before age 55

All the profit allocations are invested in the default Pooled PPS Profit-Share Account Portfolio (high equity), which targets a return of 5.3% above inflation over rolling 5-year periods. This portfolio aims to achieve maximum levels of capital growth over the long term.

### 2. Pre-retirement phase - Age 55 to retirement

Members have the opportunity to take control of how their PPS Profit-Share Account is invested through the PPS Profit-Share Account Portfolio Choice. Members have the choice to move to either a medium equity, low equity or fixed-interest portfolio; as aligned to their savings objectives and risk profile. The PPS Board exclusively outsources the management of these funds to PPS Multi-Managers.

### 3. At retirement phase - From age 60

From the age of 60, the profits you've accumulated through the PPS Profit-Share Account over the course of your PPS membership can be vested in your name via the Vested PPS Profit-Share Account, you are able to utilise your accumulated Profit-Share Account through the Vested PPS Profit-Share Account as part of your retirement planning.

## Boost PPS profit share allocation

When investing with us, you could get even more profit share allocation as a qualifying PPS member by:

- Choosing PPS funds and solutions as you earn profit share on your holistic portfolio.
- Linking your spouse, children and/or parents/parents-in-law invested in OPN solutions.
- Holding more products from across the PPS Group and tapping into the PPS Profit-Share Cross-Holdings Booster benefit. Visit: <https://www.pps.co.za/mutualfeeling>

## Manage your investments online

Get access to your investment information and do online transactions safely and securely on our Secure Site. Visit <https://portal.ppsisecure.co.za/>

## Start investing with us today

Contact your financial adviser for more information.

Visit [www.pps.co.za/invest](http://www.pps.co.za/invest) to find out how we can help you to achieve your investment goals.

Alternatively, contact us on **0860 468 777** or at [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za).

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A schedule of fees and charges and maximum commissions is available on request from the manager. 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 Global Equity Fund is registered and approved for marketing in South Africa under section 65 of the CISCA. The PPS Global Equity Fund is a sub-fund of the Prescient Global Funds ICAV. For more information visit [www.prescient.ie](http://www.prescient.ie)"

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.