



FOR PROFESSIONALS
SINCE 1941

INVESTMENTS

**Why invest with
PPS Investments?**

About PPS Investments

PPS Investments is a subsidiary of PPS, a mutual organisation that offers a wide range of bespoke financial solutions exclusively to graduate professionals.

PPS Investments is the preferred investment management services provider for graduate professionals and their families, offering a suite of transparent and flexible investment solutions geared towards the creation and management of intergenerational wealth.

Link to boost PPS Profit-Share Account

Qualifying PPS Members are eligible to receive profit allocation based on their portfolio with PPS Investments. PPS Members can link their children and spouse invested in OPN solutions, to their Member number to boost profit share allocations.

Why PPS Investments

- Offers a suite of tailored investment solutions, uniquely designed to cater for all financial needs, at every life stage.
- Provides access to a comprehensive range of funds that affords the flexibility to tailor-make a portfolio to suit investment goals while pursuing maximum long-term growth potential.
- Utilises an investment approach that is deeply rooted within rigorous research and analysis to carefully construct a select range of funds suitable for various risk profiles.
- Geared towards service excellence driven by client-centricity and accountability through appropriate multi-channel engagement capabilities.

Our solutions

- PPS Investment Account
- PPS Endowment Plan
- PPS Tax Free Investment Account
- Retirement Annuities
- PPS Preservation Funds
- PPS Living Annuity
- Vested PPS Profit-Share Account
- PPS Investments Corporate Personal Pension

Fund range

Fund name	Risk profile
PPS Multi-Managers range	
PPS Flexible Income Fund	Conservative
PPS Bond Fund	Cautious
PPS Conservative FoF	Cautious
PPS Moderate FoF	Moderate
PPS Balanced FoF	Moderate Aggressive
PPS Worldwide Flexible FoF	Aggressive
PPS Global Balanced FoF	Aggressive
PPS Equity Fund	Aggressive
PPS Partnership range	
PPS Enhanced Yield Fund	Conservative
PPS Defensive Fund	Cautious
PPS Stable Growth Fund	Moderate
PPS Managed Fund	Moderate Aggressive
PPS Balanced Index Tracker Fund	Moderate Aggressive
PPS Global Equity Fund (USD)	Aggressive
PPS Global Equity Feeder Fund (ZAR)	Aggressive

*FoF - Fund of Funds

Competitive administration fee structure

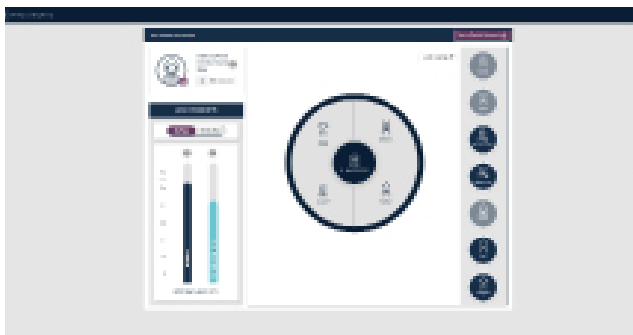
PPS Investments is geared to offering appropriate and flexible solutions with transparent fee structures. A tiered scale is applied to the annual platform administration fees applicable to the PPS Select Range of funds.

The table below is used to determine the investor and family administration fee.

Value of total investments with PPS Investments	Applicable administration fee (excl. VAT)
The first R1.5million	0.50%
The next R3.5million	0.20%
Amounts above R5million	0.10%

Investments in the PPS Enhanced Yield Fund and Allan Gray Money Market Fund are excluded from the investment amount when applying the above sliding scale. An annual platform administration charge of 0.40% (excluding VAT) is charged on investments in the PPS Enhanced Yield Fund and Allan Gray Money Market Fund.

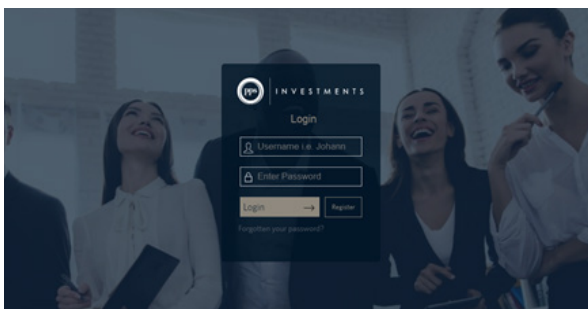
Connect to the PPS Investments Family Network



The Family Network enables clients to connect their family's investments on our platform to ensure that the family can benefit from a reduced administration fee. A core investor can connect their spouse, parents (including parents-in-law) and children of all ages. The more a family invests with us, the more everyone could benefit.

Visit: www.pps.co.za/familynetwork

Register for our Secure Site



The PPS Investments Secure Site allows registered users to transact and manage their investments securely and conveniently online.

Experience what the secure site has to offer.

Login to www.pps.co.za/login

About the PPS Profit-Share Account

As a mutual company PPS has no external shareholders and operates solely for the benefit of its members. Therefore, 100% of the profits generated by the company are shared among PPS members through the PPS Profit-Share Account.

There are three phases to the PPS Profit-Share Account:

1. Accumulation phase – Before age 55

During this phase, 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. The mandate of the portfolio is to hold 50% or more of its assets in equities. The portfolio typically holds around 70% in equities and is therefore emphatically weighted towards capital growth assets.

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. This ensures that their assets are managed in line with the member's savings objectives and risk profile. Members have the choice to move to either a medium equity, low equity or fixed-interest portfolio. 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.

How to invest

You may also request the services of a PPS accredited financial adviser, who can help you structure your strategic investment plan that considers your vision for the professional that you aspire to be.

Visit www.pps.co.za/invest to find out more about PPS Investments.

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Visit 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.

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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 feeder fund is a portfolio that invests in a single portfolio of a collective investment scheme, which levies its own charges and which could result in a higher fee structure for the feeder fund.

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 Global Equity Fund is registered and approved for marketing in South Africa under section 65 of the CISC. The PPS Global Equity Fund is a sub-fund of the Prescient Global Funds ICAV. For more information visit 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.