

# PPS Bond Fund



INVESTMENTS

## Fund facts

- Main objective: Preserve capital
- Benchmark: 50% JSE All Bond Index and 50% JSE Composite Inflation Linked Index
- Investment horizon: 3 years +
- ASISA category: South African Interest Bearing Variable
- Restrictions: max offshore 0%, max equity 0%
- Regulation 28: Compliant

*We blend managers with different investment styles to ensure more consistent returns over the investment horizon.*

## Fund insights

The PPS Bond Fund is primarily used as building block by both retail or institutional investors; and can be used as a standalone in a retirement fund.

A reasonably active fund that is different to peers and offers some inflation protection.

## Fund approach

Holds a sizable allocation to inflation-linked bonds and offers investors dynamic asset allocation

The fund uses two complementary managers to achieve a combination of long-term nominal and real yields without excessive level of capital risk.



## Investment expertise

Through our manager research, we carefully combine the selected asset managers – each with unique skills and expertise and blend these into a single fund.

We ensure that the funds stay true to their styles and continuously engage with managers to assess their processes, styles and positioning. The combination of funds and managers in the PPS Bond Fund may vary from time to time.

Please see Minimum Disclosure Document available on [www.pps.co.za/invest](http://www.pps.co.za/invest) for underlying manager allocation.

## Why 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. 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](http://www.pps.co.za/invest). The PPS Profit-Share Account and 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.

## Get in touch

Speak to your accredited PPS Investments Financial Adviser.

Alternatively, feel free to contact us directly

t: 0860 468 777 (International calls can be directed to +27 21 672 2783)

e: [clientservices@ppsinvestments.co.za](mailto:clientservices@ppsinvestments.co.za)

w: [www.pps.co.za/invest](http://www.pps.co.za/invest)