

PPS Balanced Passive Fund



In partnership with
Prescient

About the PPS Balanced Passive Fund

The PPS Balanced Passive Fund is a low-cost, predominantly passively managed fund which aims to provide performance in line with its benchmark and above ASISA category peers. This benchmark combines local and global equity, bond, cash, and property market exposures. While the fund is managed using passive building blocks, the manager may make use of optimisation or other techniques to further improve efficiency.

The fund is suitable for retirement funds; as well as investors who take a long-term view and do not overemphasise short-term mismatches to the peer-group.

About the PPS Partnership Fund manager

The investment management is outsourced to Prescient, a leading financial management and investment company. They are the sole underlying manager in the PPS Balanced Passive Fund.

Investment approach of the manager

Our investment approach is to build a well-diversified portfolio comprising of a range of asset classes, which aims to provide strong market-linked performance above its category peers. The manager does this with a robust strategic asset allocation (SAA) that has exposure to underutilised asset classes such as inflation-linked bonds and emerging market equity to enhance diversification and improve the long-term performance.

Inflation-linked bonds are a natural hedge against inflation where a real return can be locked in at the time of purchase, while emerging markets provide investors with direct exposure to growing economies including South-East Asia and Latin America.

Although the fund is passively managed, providing returns linked to market indices, the manager will review the SAA periodically to ensure that it remains in the best interest of investors.

How this manager creates wealth

The primary investment objective of the fund is to provide performance in line with its strategic asset allocation, that is diversified across a number of constituent asset classes at a low cost to the investor.

*We partner with managers
whose investment style
ensures more consistent
returns over the investment
horizon.*



Why choose 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.

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 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.

PPS Multi Managers has appointed the Prescient, an authorised Financial Services Provider, as the Investment Manager of the PPS Balanced Passive Fund.

Get in touch

Speak to your accredited PPS Investments Financial Adviser.

Alternatively, feel free to contact us directly

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