

ENHANCED YIELD PORTFOLIO 2026



INVESTMENTS

PORTFOLIO INSIGHTS

This portfolio allows you to prioritise capital preservation with a relatively stable return profile and holds the lowest risk amongst the portfolio choice options. The bulk of the portfolio is invested in floating rate securities and the fund is expected to deliver a return in excess of cash over time, by investing in income-generating assets. It is suited to investors who place an emphasis on limiting exposure to short term market fluctuations rather than targeting inflation-beating returns. You can consider this portfolio if you have an investment horizon of one to three years.

PORTFOLIO FACTS



MAIN OBJECTIVE

Preserve capital with income



BENCHMARK

Alexander Forbes 3-month (STeFI) Index



INVESTMENT HORIZON

12 months+



RESTRICTIONS

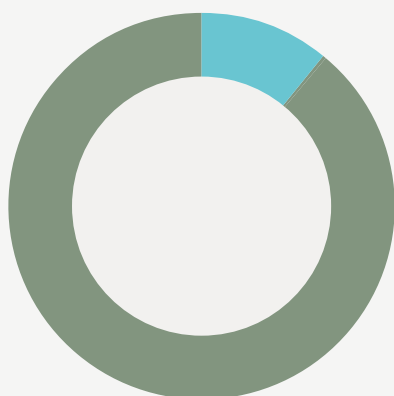
Max offshore 0%, max equity 0%



RISK PROFILE

Conservative

ASSET ALLOCATION



- SA Variable rate bond, 89.13%
- SA Cash, 10.87%

Source: PPS Investments, as at June 2026.

TOP 5 HOLDINGS

Republic of SA F/R 17092030	4.7%
ABSA F/R 15112027	3.9%
FirstRand Bank Ltd F/R 10042029	3.4%
ABSA FRN NCD 15012029	3.0%
ASA FRN NCD 15052029	3.0%

TOP 5 ISSUERS

Standard Bank Group	24.8%
FirstRand Bank Limited	24.3%
ABSA Group Limited	23.5%
Nedbank Limited	16.4%
Republic Of South Africa	7.0%

PERFORMANCE

YTD	4.16%
1 yr	8.62%
2 yrs	9.17%
3 yrs	9.43%
5 yrs	8.29%
7 yrs	7.79%
10 yrs	8.10%

Returns longer than 1 year are annualised.

Annualised returns: The weighted average compound growth rate over the performance period measured.

Source: PPS, Morningstar as at 30 June 2026.

RISK METRICS

Annualised Standard Deviation	0.55%
Percentage of Positive months	100.00%
Maximum Drawdown	-0.57%

Source: PPS Investments, Morningstar as at 30 June 2026.

WHY CHOOSE PPS INVESTMENTS

As a valued PPS member, you already understand the unique power of mutuality. Here at PPS Investments, you'll find solutions designed for the continued growth of your profit share. Operating with an ethos of mutuality, we're part of PPS, a holistic financial services company serving graduate professionals.

Our Retirement Income Solutions are built for professionals by professionals. They're crafted with your unique needs in mind, including a longer life expectancy, to balance income stability, growth, and risk. These expertly designed solutions help your retirement income last a lifetime and beyond, ensuring your next chapter is your best chapter.

BENEFITS YOU CAN ACCESS AT PPS

It's about being part of a community where success is truly better, shared. By investing with us, you could get even more: continue to earn Profit-Share during retirement through **Lifetime Mutuality**, earn additional Profit-Share allocation via **Linking** and the **PPS Profit-Share Cross-Holdings Booster**, and save on administration fees by creating a **Family Network***.



Lifetime
Mutuality



Linking



PPS Profit-Share
Cross-Holdings
Booster



Family
Network

*Members holding qualifying products share in the profit or loss of PPS and past performance is not necessarily indicative of future performance.

GET IN TOUCH

**Speak to your PPS Investments accredited financial adviser.
Alternatively, feel free to contact us directly.**

T: 0860 468 777

(International calls can be directed to +27 21 672 2783)

E: memberservices@pps.co.za

W: www.pps.co.za/invest

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Success is better, **shared.**