

INCOME PORTFOLIO 2026



INVESTMENTS

PORTFOLIO INSIGHTS

The Income Portfolio is actively managed and may invest in high-yielding securities, and listed or unlisted financial instruments. It may also hold units in collective investment schemes, or other similar schemes. The portfolio is designed to provide an appropriate level of income without excessive capital risk.

PORTFOLIO FACTS



MAIN OBJECTIVE

Preserve capital with income



BENCHMARK

South African Multi-Asset Income category average



INVESTMENT HORIZON

24 months+



RESTRICTIONS

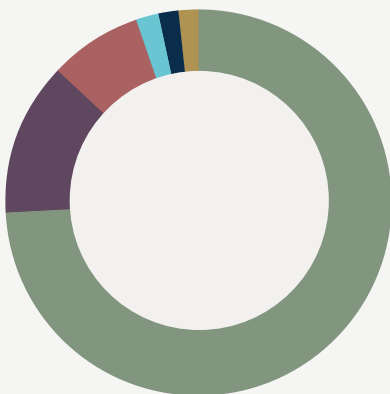
Max offshore 15%, max equity 10%
max property 25%



RISK PROFILE

Conservative

ASSET ALLOCATION



SA Bonds, 74.21%	SA Property, 1.90%
SA Cash, 12.98%	Global Cash, 1.78%
Global Bonds, 7.72%	SA Equities, 1.40%

Source: PPS Investments, as at June 2026.

TOP 5 HOLDINGS

Republic of South Africa 8.75% 28022048	5.9%
Republic of South Africa 8.00% 31012030	5.5%
Republic of South Africa 8.75% 31012044	2.8%
Prescient Evol Clean Energy and Infrast Debt Fund Trust	2.4%
Prescient Flexible Global Income USD Fund ZAR Class D	2.0%

TOP 5 ISSUERS

Standard Bank Group	20.0%
Republic of South Africa	19.8%
Nedbank Limited	11.0%
ABSA Group Limited	10.5%
Prescient UT	5.3%

PERFORMANCE

YTD	3.92%
1 yr	11.32%
2 yrs	11.40%
3 yrs	11.16%
5 yrs	9.49%
7 yrs	8.46%
10 yrs	8.54%

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	1.98%
Percentage of Positive months	90.00%
Maximum Drawdown	-1.38%

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.**

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Success is better, **shared.**