PPS ASSERTIVE RETIREMENT INCOME SOLUTION

SEPTEMBER 2026

SOLUTION INFORMATION

RETURN TARGET:
Inflation + 5%

RISK PROFILE:
Moderate - Aggressive

INVESTMENT HORIZON:
Up to 40 Years

ALLOCATIONS:
Equity Allocation between 45% - 70%

RETIREMENT INCOME TARGET:
4.5% (after fees)

PLATFORM AVAILABILITY:
PPS Investments, Glacier & Ninety One

SOLUTION OVERVIEW

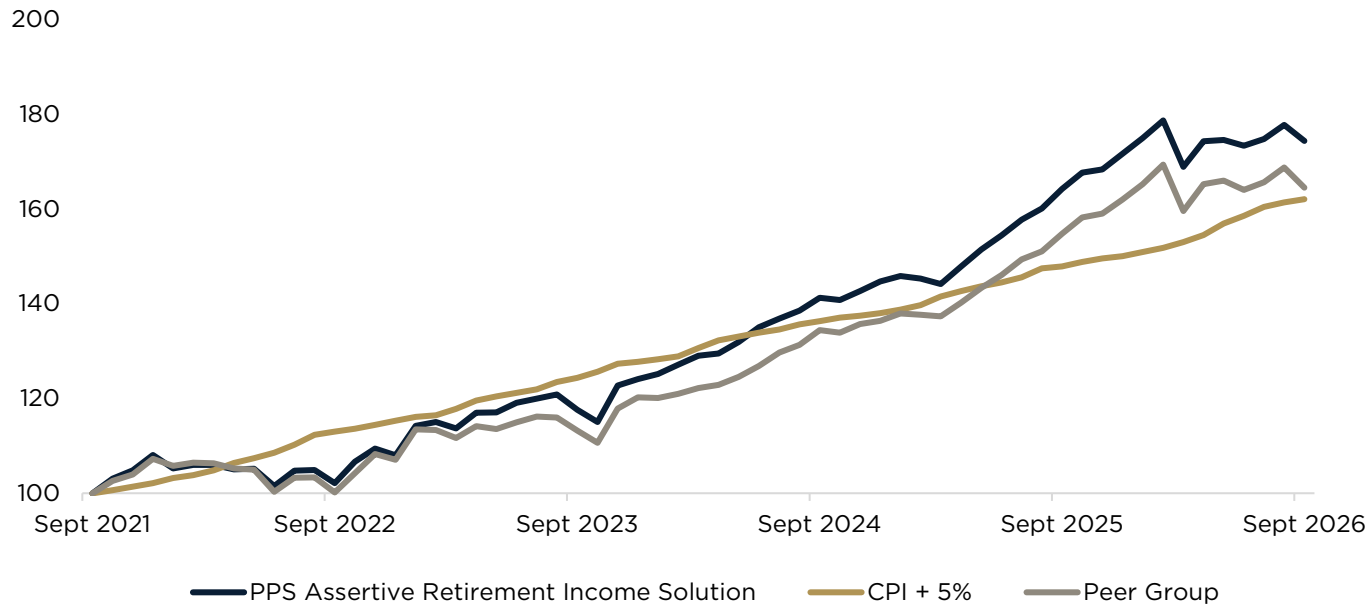
This solution is suitable for aggressive investors who require sustainable income in retirement with a real return focus. It aims to offer investors protection during periods of poor market returns, with the aim of producing no negative returns over a rolling 24-month period, while ensuring investors still benefit during periods of market growth. The solution is well diversified across all asset classes with exposure to global assets, hedge funds and an expected average allocation of between 45% and 70% in equities. As a result, the solution aims to achieve the investor's retirement income target at a medium to high level of risk or market volatility.

ANNUALISED PERFORMANCE

	YTD	1 YEAR	3 YEARS	5 YEARS	7 YEARS
PPS Assertive Retirement Income Solution	1.60%	6.17%	14.02%	11.77%	N/A
CPI + 5%	8.03%	9.57%	9.22%	10.14%	9.85%
(ASISA) South African MA High Equity	1.56%	6.28%	13.26%	10.47%	10.32%

Performance data points longer than 1 year are annualised.

ILLUSTRATIVE PERFORMANCE



Estimated growth of R100 000 invested with all distributions reinvested (for illustrative purposes only).
Growth is represented in R '000.

Source: Morningstar
Performance is net of asset management and DFM fees

DISCLAIMER

SEPTEMBER 2026

Disclaimer
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. The manager does not provide any guarantee either in respect of the capital or the return of a portfolio.

These performance figures are for lump sum investments with income distributions reinvested on the ex-dividend date. All PPS Multi-Managers performance figures and values are quoted after the deduction of costs and applicable taxes incurred within the Fund. Actual investment performance will differ based on the initial fees applicable, the actual investment date and the date of the reinvestment of income and dividend withholding tax. The reinvestment of income is calculated based on actual distributed amount and factors such as payment date and reinvestment date will be considered. Please note that performance over periods greater than one year is annualised. Annualised performance is the average return earned on an investment each year over a given time period. Performance is based on NAV to NAV calculations and calculated on a rolling monthly basis. The past performance is relevant to the investment or the service offered by the manager.

This fund is exposed to foreign securities and as such, it may be subject to the macroeconomic, settlement risks and political risks brought about by this exposure. It may also be subject to currency risk, which means the underlying investments of the fund could depreciate or appreciate against the reporting currency of the investor. Because these securities are listed on other exchanges, it may be subject to the relevant regulatory authority, and thus the tax implications and legislative changes of that particular entity. There may also be delays in realizing investments, due to system or liquidity issues experienced by the respective exchange. In addition, market and investment value fluctuations may occur. Overall, please be advised that, as indicated by the risk profile and potentially influenced by asset allocation, risks may be associated with this fund such as general market risk, company risk, credit risk, counterparty risk and third party operational risk.

Unit Trust prices are calculated on a Net Asset Value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses from the Fund divided by the number of units in issue. Transactions must be received by the Management Company (MANCO) by 2pm to receive the net asset value price for that day. Transaction requests received after this cut off time will only be processed on the next business day, and will receive the price of that day. Linked Investment Service Providers (LISP), specify their own transaction timelines and may take up to five business days to process. Portfolio valuations occur at 3 p.m. on business days, except the last business day of the month, when it will be 5pm. Prices are published daily and are available in the daily newspapers.

A schedule of fees, charges and maximum commissions are available on request. This fund does not charge performance fees.

The manager may close the portfolio to new investors to ensure the portfolio is managed according to its mandate.

Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge.

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