



protector

The African shield is symbolic of defence while the rook represents a fortified stronghold that guards and protects the chess player's most valuable assets. **Keep your funds securely stored in a guarded place with our Protector portfolios.**

Protector range

Advantage Secure Bonus Portfolio (MSB)

This portfolio offers conservative investors capital preservation through exposure to a diversified basket of investments, while aiming to reduce the effect of fluctuating investment returns of the underlying investments.

About the Protector range

The Protector range provides a broad array of options for investors who prefer to target either absolute return or minimise downside risk. The Protector range provides risk-targeted solutions to address investors' concerns about:

- Definitive control of downside risk
- Matching inflation
- Loss of capital in absolute terms

This range provides either implicit or explicit solutions to clients, as well as variations within each group.

Portfolio mandate

This portfolio offers members of pension and provident funds exposure to a diversified basket of equities, bonds and cash investments. At the same time it limits the effect of fluctuating investment returns of the underlying investments. The portfolio allows significant exposure to the equity market, while protecting investors against the natural volatility associated with direct equity investments.

Investment strategy

The Advantage Secure Bonus portfolio will be invested in hedged equities, bonds, cash and alternative strategies. Bonus are declared monthly in advance and once declared vests fully. The portfolio's benchmark is CPI +4 %.

Investor profile

Time horizon

- Short term (0 - 3 years)

Needs

- Capital preservation
- Low risk tolerance
- Suitable for investors nearing retirement

Risk meter



LOW

HIGH

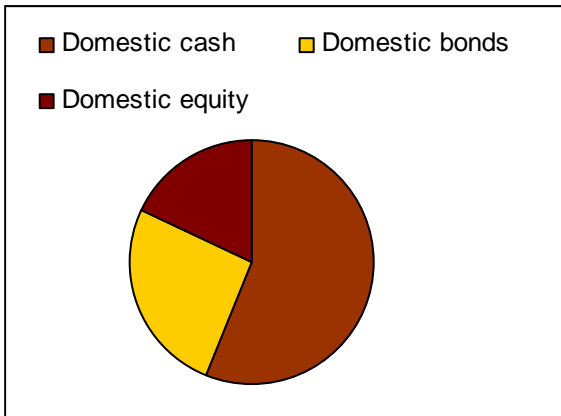


Asset allocation and benchmark

This portfolio invests 100% into the Momentum Secured Bonus Portfolio.

The portfolio has a strategic asset allocation:

Domestic cash	56%
Domestic bonds	26%
Domestic equity	18%



Note: The portfolio complies with the prudent investment guidelines set out in Regulation 28 of the Pension Funds Act. This fact sheet does not purport to offer advice or make any recommendation. Always consult with your professional advisor before making any investment related decision.

- Authorised as a financial services provider (FSP) under the Financial Advisory and Intermediary Services Act, 2002 number 19840
 - Registered as an administrator in terms of Sec 13B of the Pension Funds Act, number 24/401
- E&OE

