

# Atlantic Stable income Fund

## Fund Prospectus



### Product

Atlantic's Stable Income Fund is an actively managed cash fund which is designed to deliver returns that are higher than that of a traditional money market unit trust fund. This fund differs from a money market fund due to the fact that the Fund Manager is able to invest in income generating instruments that have a slightly longer duration than that of a traditional money market fund.

### Target Investor

This fund is suitable for investors wanting:

- Monthly income
- Capital stability
- Returns in excess of current account and money market funds
- High degree of liquidity

*“This fund is ideal for investors who want to hold a portion of their investments in a low risk fund, but require the highest income return possible without taking on unnecessary risk.”*

### Investment Horizon

3-12 months typically, but could be longer dependant on the client's income needs and risk profile.

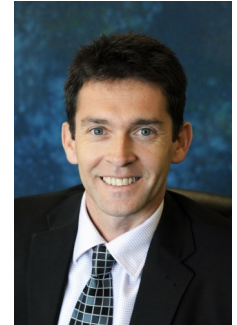
### Return Expectation

The fund aims to deliver cash-like returns that are higher than that of bank call rates and money market funds. Due to the low risk nature of the fund there will be little prospect for capital growth, and returns will predominantly be in the form of interest income.

### Investment Universe

The fund may invest in debt securities, including but not limited to money market instruments, fixed deposits, listed debentures, and other high yielding fixed income securities.

### Portfolio Managers



#### Albert Botha

Albert has 5 years investment experience. He has a BComm from the University of Stellenbosch and is currently in the process of completing his actuarial studies. He is responsible for managing the Atlantic Cash Plus Fund with the assistance of Arno Lawrenz.

#### Arno Lawrenz

Arno has 19 years investment experience and heads up the Investment division within Atlantic. He is responsible for the execution of the Investment Policy for relevant funds managed by Atlantic. Arno has extensive portfolio management experience within the Fixed Income market and has a lengthy track record that demonstrates a consistent outperformance of required benchmarks, including peer groups. He has accumulated a number of industry awards during this time.

<b>Risk Profile:</b>	Low risk
<b>Benchmark:</b>	STeFI Composite Index Measured over a 1 year period
<b>ASISA classification:</b>	Domestic - Fixed Interest - Varied Specialist Portfolio
<b>Launch Date:</b>	1 January 2009
<b>Distribution Frequency:</b>	Monthly
<b>Annual Management</b>	0.45% (excluding VAT)
<b>Initial Fee:</b>	0.00%
<b>Minimum Investment:</b>	Lump Sum R2000 Debit order R250 per month
<b>Custodian &amp; Trustee:</b>	Standard Bank
<b>Management Company:</b>	PSG Collective Investments

**Conflict of Interest Disclosure :** The Fund may from time to time invest in a fund managed by a related party. A process is in place to ensure the same selection criteria apply to all funds when selecting the underlying portfolios. PSG Collective Investments or the Fund Manager may negotiate a discount on the fees charged by the underlying Fund Manager. All discounts negotiated are re-invested in the Fund for the benefit of the unit holder. Neither PSG Collective Investments nor the Fund Manager retain any portion of such discount for their own account.