

Atlantic Stable income Fund

Fund Prospectus



Portfolio Managers

Product

The Atlantic Stable Income Fund is an actively managed income fund which targets yields that will be higher than that of call accounts and money market funds over time. To achieve this the portfolio invests in a range of cash, money market instruments, fixed deposits and other highly-rated listed income securities.

A maximum weighted term to maturity of 180 days is permitted and the maximum duration of any individual instrument in the portfolio is limited to 36 months.

Target Investor

This portfolio is suitable for conservative investors wanting a high level of monthly interest income, capital stability and typically have large cash balances which need to be invested to deliver the highest possible income return.

“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.”



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.

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.

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



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ASISA

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Collective Investment Schemes in Securities (Unit Trusts) 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 a guide as to future performance. Collective Investment Schemes are traded at ruling price and can engage in borrowing and scrip lending. The price of participatory interests (units) and the amount of income distributed or accumulated may go down as well as up. Commission and incentives must be paid and if so, included in the overall costs. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. The portfolio may be capped at anytime in order for the fund to be managed in accordance with the mandate. Atlantic Asset Management is an associate member of the Association for Savings and Investment South Africa (ASISA). A schedule of fees and charges and maximum commissions is available on request from the company. Company Scheme PSG Collective Investments, 1st Floor PSG House, Alphen Park, onstantia Main Road, Conrstantia, 7806, Member of ASISA.