

Pilanehurst Medical Savings Fund

Fund information update at 31 March 2023

Fund Objective

The primary objective of the Pilanehurst Medical Savings Fund seeks optimal income and income stability, with low risk to investors. Capital growth will be of incidental nature.

The Medical Savings Fund solely ear-marked for health care purposes, where one saves for health emergencies. The savings will only be dispatched to the Hospital, Doctor and Pharmacy. The capital amount will always accumulate interest and every year, 20% of the savings can be withdrawn for other reasons by the investor.

Investment Profile

The fund is aimed to invest in instruments that give maximum returns or yields. The withdrawals will be dispatched directly to the investor, Hospital, Doctor, and Pharmacy.

Risks

General market risks include a rise or volatility in bond yields, rising interest rates, economic and political risk, inflation uncertainty and duration risk. Where foreign securities are included in the portfolio there may be additional risks, such as potential constraints on liquidity and the repatriation of funds, macro-economic risks, political risks, tax risks, settlement risks, and potential limitations on the availability of market information.

Risk Rating

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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What is the suggested investment period for this fund?

Minimum period				
3 months	6 months	1 year	3 year	5 years

Investor Profile

This fund suits investors that are looking for stable income and reasonable capital growth over the longer term.

- ✓ Ideal vehicle for short-to-medium term investments.
- ✓ Suitable for investors who require healthcare savings.
- ✓ Investors who seek a yield in excess of the money market.

General Fund Information

Manager	Pilanehurst Asset Managers
Size (NAV)	ZAR #.###
Classification	South African – Interest Bearing – Variable Term
Benchmark	CPI + 2%
Regulation 28	Not applicable

Minimum investment requirements

Monthly	R 2,500.00
Lump sum	R 20,000.00

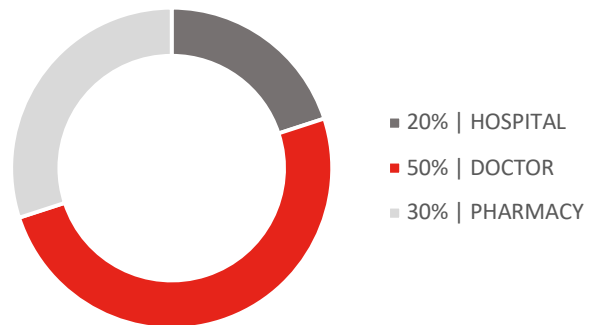
Investment Fees

Initial fee	0.0%
Performance fee	0.0%
Management fee	0.5%
Administration fee	1.5%

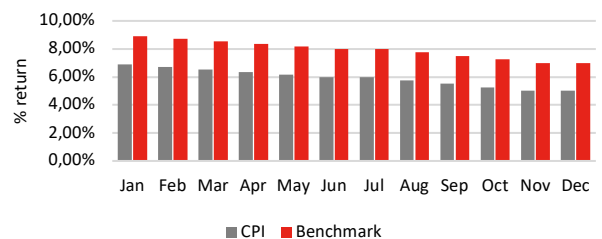
Fund Benefits

Liquidity	The bank provides daily liquidity.
Transparency	Methodology, constituent details, and net asset value information is readily available.
Lower costs	The fund has a lower fee structure.
Investor protection	Fund is fully backed by the bank
Regulation 28	Not applicable

Asset Allocation



Expected Returns



Jan	Feb	Mar	Apr	May	Jun
8.90	8.72	8.54	8.36	8.18	8.00
Jul	Aug	Sep	Oct	Nov	Dec
8.00	7.75	7.50	7.25	7.00	7.00

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