

Fund overview

- This fund is designed to give investors a slightly higher return than they can earn from a bank deposit or a money market fund.
- A large part of the portfolio will look similar to a money market fund, but it also invests in other fixed income securities issued by South African banks and corporations.
- It is ideal for short-term savings or as part of an income-generating portfolio.
- Investors can opt to receive a monthly income.

What this fund aims to do:

- Since it was launched in 2004, this fund has always been managed with a disciplined, risk-focused mindset that aims to deliver stable returns to investors.
- As Curate's lowest-risk portfolio, the emphasis is on never losing money over any three-month period, while outperforming a bank deposit or the money market over any one year.
- The fund aims to keep volatility to a minimum.
- Investors can always access their money within one day.
- It is ideal as a short-term savings vehicle, for example, as an emergency fund or to cover near-term expenses.
- It can also be used as a stable part of an income-generating portfolio.

'We want to achieve steady returns over time. Because of the underlying instruments that we put in the Curate Enhanced Yield Fund, the fund doesn't give you the spikes and blips. Its performance should always be smooth.'

– Zisanda Gila, Portfolio Manager

How this fund invests:



The fund only holds investments listed in South Africa.



By investing in both floating-rate and fixed-rate bonds, the fund can shift its focus according to the interest rate cycle and aims to continue to make benchmark-beating gains whether rates are moving up or down.



It diversifies by owning bonds issued by South Africa's major banks, and a selection of the highest-quality, investment-grade-rated corporates.



Portfolio manager Zisanda Gila, with the support of the Momentum Fixed Income team, follows the methodical investment approach of conducting thorough research on everything that goes into the fund, making sure investments are always well diversified, paying strict attention to valuation, carefully managing risk, and always being aware of trying to deliver returns above inflation to protect investors' wealth.