

Fund overview

- This fund is designed to give investors a return of at least 1.5% above what they could earn from a bank deposit or a money market fund.
- It invests in a range of income-generating assets, representing the best investment views of the entire Momentum Fixed Income team.
- It can be used either as part of an income-generating portfolio, or as the lower-risk portion of a portfolio targeting long-term growth.
- Investors can opt to receive an income every three months.

What this fund aims to do:

- The Curate Momentum Fixed Income Fund is managed to give investors a meaningfully higher return than they can get from a money market investment or a bank deposit while ensuring that they never lose money over any three-month period.
- While significant market events may have a negative effect on the fund, the fund aims to recover those short-term losses as quickly as possible.
- Investors can always access their money within two days.
- It can be used within an income-generating portfolio, particularly alongside Curate's other fixed income funds.
- It can also be used as a diversifier within a portfolio targeting long-term growth.

'We value stability and predictability of regular income streams. Value is important to us and, in fixed income, we understand that value unwinds over time. What is important is having a thorough investment process to determine when fixed income investments are undervalued or overvalued and being able to realise value at the right time'

– Thamage Lesito, Portfolio Manager

How this fund invests:



The manager invests in South African and global markets. It invests in a range of different income-generating investments, including nominal and inflation-linked government bonds, corporate bonds, money market and listed property.



As Curate's most diversified fixed income fund, it is built with input from the entire Momentum Fixed Income team and represents their best investment ideas.



The team focuses on buying assets when they are undervalued, lowering the risk of capital losses and improving the chances of making long-term gains.



Portfolio manager Thamage Lesito and the Momentum Fixed Income team follow a methodical investment approach. They conduct thorough research, making sure investments are always well diversified. They pay strict attention to valuations and superior risk-adjusted returns, while managing risk to minimise volatility and deliver above inflation returns to protect investors' wealth.