

Fund overview

- This fund targets a return of at least 2.5% above what investors would be able to earn from a bank deposit or a money market fund.
- The fund looks to deliver consistently stable returns.
- It invests exclusively in bonds issued by South African companies, including big banks and insurers.
- 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:

- By investing in assets that pay a level of interest that goes up or down as the repo rate changes, this fund seeks to deliver regular, stable returns.
- Over time, it aims to give investors a substantially better overall performance than is available from the money market or a bank deposit.
- Investors can always access their money within two days.
- The fund can be used as part of an income-generating portfolio.
- It can also be used as a diversifier within a portfolio targeting long-term growth.

'What we always say to investors is that the most important thing we are trying to do is protect your money. Capital preservation is our number one priority. Delivering uncorrelated returns is number two. This portfolio should still perform even when equities and bonds are having a tough time.'

– Karabo Seima, Portfolio Manager

How this fund invests:



The Curate Income Plus Fund is a specialist portfolio that only buys bonds issued by South African companies.



The majority of the fund is invested in the bonds of big corporates such as banks and insurers. The managers are, however, also able to access interesting opportunities in other areas of the economy, which most other funds cannot, due to having the backing of a large institution.



The team spends a lot of time thoroughly researching every opportunity to minimise the chance of any losses.



Portfolio manager Karabo Seima, with the support of the Momentum Fixed Income team, follows the methodical investment approach of conducting thorough research on everything that goes into the portfolio, 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.