

## **Market Volatility can be hair-raising for those seeking stability for retirement funds**

In our latest article, our co-founder, Charolyn Pedlar unpacks the Platinum BCI Income Provider fund. In uncertain times due to market volatility there is a fund that can offer investors stability when it comes to their retirement income. Charolyn takes us through four important questions.

### **What makes the Platinum BCI Income Provider fund particularly attractive at the moment?**

The fund has a low risk profile and is conservatively managed. The volatility that we are currently experiencing in the markets has resulted in many investors seeking out low risk funds to protect their investments from any capital loss. This is particularly true if they have retired and need to draw a relatively high income.

### **Which investor is ideally suited to invest in the Platinum BCI Income Provider Fund?**

The investment objective of the Platinum BCI Income Provider Fund of Funds is to provide investors with a high level of sustainable income and stability of capital invested.

The typical investor would be someone that has a medium to long term investment horizon and would like to protect their capital against inflation while drawing reasonable levels of income.

Our Income Provider fund can be part of an investors tool kit, or it can be the primary investment that funds their retirement income.

### **What is the investment policy of the fund?**

The portfolio will be managed in compliance with prudential investment guidelines for retirement funds in South Africa to the extent allowed for by the Act. To provide a limited level of capital protection, the portfolio's equity exposure may be as high as 40% of the portfolio's net asset value. Investments to be included in the portfolio will, apart from assets in liquid form, consist of equity securities, property shares, property related securities, non-equity securities, interest bearing instruments and securities, preference shares and money markets instruments.

### **What risk appetite should investors have when it comes to this fund?**

The fund is ideal for investors with a low-risk appetite. The fund is conservatively managed and has a large allocation to low-risk fixed income instruments which cushions the investment from market volatilities.

For more information follow this link to the Minimum Disclosure Document for fund performance <http://www.platinumportfolios.com/wp-content/uploads/2022/08/Platinum-BCI-Income-Provider-Fund-of-Funds-MDD-July-2022.pdf>