



FOR PROFESSIONALS
SINCE 1941

PREMIUMS UNDER ADVICE

PPS Insurance is an authorised FSP



AT PPS WE UNDERSTAND THAT IT TAKES TIME, SKILL AND COMMITMENT TO SERVICE YOUR CLIENTS CONTINUOUSLY.

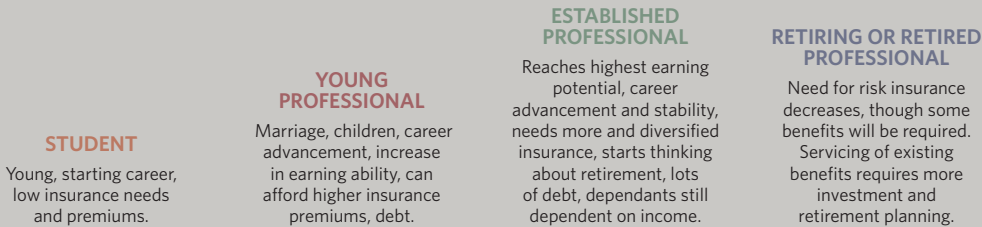
Our enhanced Premiums Under Advice (PUA) will compensate you for your valuable time spent on obtaining new clients and finding solutions for their needs.

As a product suite and portfolio reviewing service, Premiums Under Advice has been enhanced to cater for the different phases in your business and to provide you with a regular income stream — from starting your business, through retirement, and to succession planning or selling your practice.

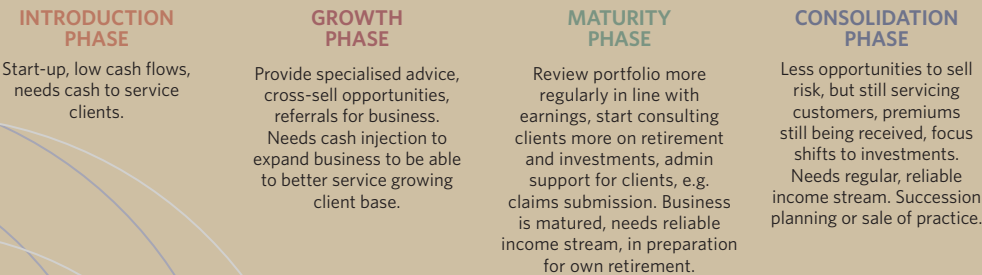
YOUR BUSINESS AND CLIENT LIFE CYCLE

Your business life cycle is determined by your own life stage, plus the life stage and needs of your clients. PUA has been designed to cater for these changing needs.

CLIENT LIFE STAGE



INTERMEDIARY LIFE STAGE



BENEFITS - WHY PUA?

- Increased cash flow, lower qualifying requirements
- PUA grows with your business and changes as your business needs change
- For Honours, Masters, PhD and Professor categories, PUA is paid on an as and when basis, for PPS benefits that are in force
- Payment is based on new members acquired, as well as those you have taken over with a letter of authority
- Cross-sell opportunities - more products means higher PUA
- PUA increases with the PPS declared annual benefit increases
- Each year PUA increases with new business, with entry date more than a year ago
- Premium increases due to age-rated premium pattern translate to higher PUA

TIERS AND QUALIFYING CRITERIA

An in-force PPS contract must exist and the quality measures must be complied with.

