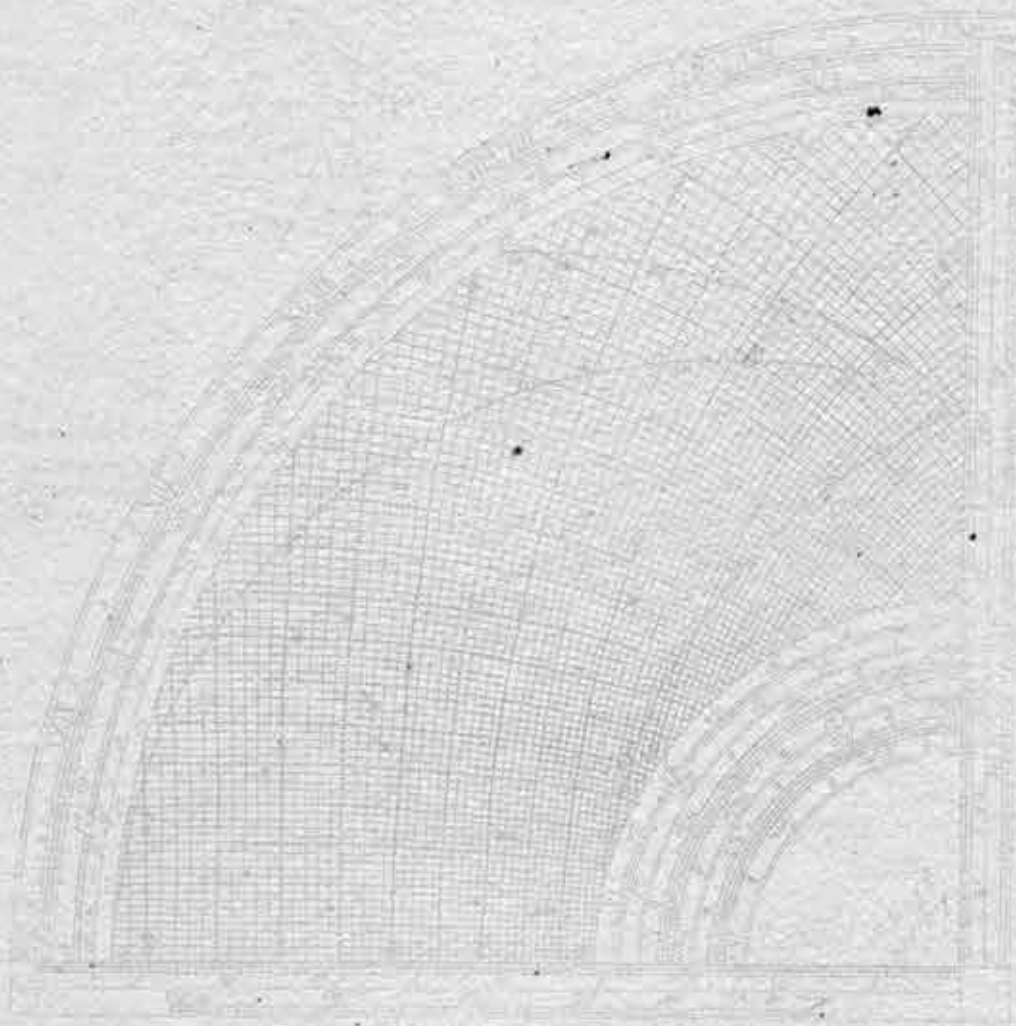




FOR PROFESSIONALS

SINCE 1941

SICKNESS AND PERMANENT INCAPACITY BENEFITS



INSURANCE AS SPECIALISED AS YOU ARE

Only you can do what you do. And earn what you earn. You spent years and years studying, developing and building your skill-set – a skill-set unique to you. And an earning potential that is irreplaceable.

At PPS, we understand this. That's why we have a product that is as specialised as your vocation, allowing you to create your own, distinct risk insurance package to insure your most valuable asset – yourself. After all, your skill-set is unique and your risk insurance should be too.

Not only will you have world-class benefits; you can also share in the profits and investment returns of PPS via the PPS Profit-Share Account*.

THE IMPORTANCE OF PROTECTING YOURSELF

As a professional, you know what it costs to obtain the necessary tools to practice your vocation, be it expensive machinery, equipment or instruments. Yet these tools mean nothing if you do not have the ability to use them.

If you think these tools are expensive to replace, consider this – your earning ability is worth ten or even a hundred times more. If a 35 year old person earns R1 million per annum, increasing by only 8% per year until he retires at 65, he would have generated earnings of over R120 million. Not even taking into account what he has already generated and what future promotions and career progression will add.

WHAT IS THE PPS SICKNESS AND PERMANENT INCAPACITY BENEFIT?

The PPS Sickness and Permanent Incapacity Benefit is a monthly benefit that pays out if a member (as life insured) is not able to perform his/her usual professional duties due to a sickness or other medical condition. The benefit payment is designed to replace or supplement the graduate professional's income.

WHAT MAKES PPS UNIQUE?

- Exclusively available to graduate professionals with a qualifying 4-year degree or equivalent qualification, working in an eligible occupation
- Members share 100% of the PPS Group's profits
- Unique global cover, be it travel or emigration, with no restrictions applied and no need to inform PPS of travel activities
- Exclusive cover when partaking in any hazardous activity or sport, no restrictions applied and no need to inform PPS of activities

WHAT IS THE PPS PROFIT-SHARE ACCOUNT?

At PPS, our members with qualifying products share all the profits of the PPS Group. The operating profits and investment returns are shared each year via allocations to our members' PPS Profit-Share Accounts.

- Tax-free amount payable on retirement from 60 onwards or upon earlier death
- Payable regardless of any claims made (including claims on Profmed) or health status
- Claims and health status have no impact on profit-sharing or the accumulated PPS Profit-Share Account
- No additional premium is levied
- The more qualifying products held, the greater the allocations to the PPS Profit- Share Account

*Members with qualifying products share all the profits.

PPS SICKNESS & PERMANENT INCAPACITY BENEFITS TAILORED TO YOUR NEEDS

DO YOU WANT TO COVER YOUR TOTAL EARNINGS?

As a salaried professional, you can cover your total earnings including annual bonuses.

OR

As a self-employed professional, you can cover your total earnings, consisting of:

- Actual Expenses directly related to your business, and
- All your Personal Income after the business expenses have been taken care of (including personal expenses you run through your business).

HOW LONG DO YOU NEED TO BE CONTINUOUSLY OFF WORK BEFORE YOU CAN CLAIM?

7-day continuous waiting period, payable from day 1. Ideal for the professional who cannot afford to self-fund, especially when sick leave is depleted.

OR

30-day continuous waiting period, payable from day 31. Ideal for the professional with enough reserves or sick leave to self-fund.

UNTIL WHAT AGE DO YOU WANT YOUR BENEFITS TO CONTINUE?

You can select to have benefits until you are 60, 65, 70 or even thereafter, depending on how long you plan to work.

HOW DO YOU WANT YOUR PREMIUMS TO ESCALATE?

An age-rated premium, which is more affordable initially, but increases every year in the month following your birthday.

OR

A level premium, which is more expensive initially, but premiums for benefits purchased remains the same throughout the life of your policy.

WHICH OPTIONAL BENEFITS DO YOU WANT FOR YOURSELF?

HOSPITAL BENEFIT

- If you are hospitalised for 4 or more days and unable to work, we will pay you a benefit equal and in addition to your sickness benefit, payable from day 1.

PERMANENT INCAPACITY BOOSTER

- If you qualify for a Partial Permanent Incapacity award, this will automatically increase your award 100%, which will not be reviewed until your chosen retirement age.

DO YOU WANT OPTIONAL BENEFITS COVERING YOUR INCOME IF YOUR FAMILY IS HOSPITALISED?

FAMILY HOSPITAL BENEFIT

- If your spouse or child is hospitalised for 4 or more days, we will pay you a benefit equal to your sickness benefit, payable from day 1.
- If your child is diagnosed with a terminal illness, we will pay you an upfront lump-sum benefit of 12 months' Family Hospital benefit up to R600 000.
- If your child passes away and no amount is payable under the child terminal illness benefit, we will pay you 1 months' Family Hospital Benefit, up to specified maximums based on your child's age.



schools, and have many young officers. The winter
before, however, the morning, at 8 o'clock - baggage all
safe. Had a carriage, and took to the Charleston
River, to know what to do with my female friends.
Saw Mr. Shanks, Smith, Goodell, & Mr. Lee, but a per-
mission not to make for my body. Then, after what to
do, as when to leave the country, from the time
have been here, - a full, winter not without
one or two in. Then to winter here in John-
ston, when I arrived in being this paper. Then
down to Read at the Phillips, and left many, to
be disappointed whether old my home. Then down
to a church meeting here in Savannah, and left
Miss Williams. Then left myself down (and in

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