



FOR PROFESSIONALS

SINCE 1941

CAMPUS LIFE

inner
circle



75
YEARS

?

?

unit
trusts

disability

When it comes to financial planning,
there are a lot of options out there.

?

?

critical
illness

?

sickness
and
permanent
incapacity

?

retirement
annuity

life

?

?

?

IT'S HARD TO KNOW WHERE TO START.

?



THE START OF A
PROSPEROUS FUTURE

NOT EVERYONE
CAN DO WHAT
YOU DO

1% of the population

YOU

Worth R50 million already

PPS RECOGNISES YOU & CATERS
EXCLUSIVELY
FOR GRADUATE PROFESSIONALS

YOUR FINANCIAL WELL-BEING
= YOUR SUCCESS

PPS = FINANCIAL WELL-BEING OF
GRADUATE PROFESSIONALS SINCE

1941

ONLY PPS CAN OFFER YOU THESE EXCLUSIVE BENEFITS



PPS HAS THE BEST COVER FOR STUDENTS

OPTION 1: KICKSTART

Aimed at qualifying students and young professionals. The KickStart package is a quick and easy solution with a short application form, no medicals, automatic acceptance of benefits.

OPTION 2: MY FUTURE PLAN FOR STUDENTS

Easy and comprehensive solution, with a short application form and medical requirements that can open the door to hassle-free future cover increases without further medicals when you are practising your profession.

PPS HAS THE BEST SOLUTIONS FOR YOUNG PROFESSIONALS

MY FUTURE PLAN OPTIONS

The hassle-free opportunity for young graduate professionals to align their benefits with future salary increases and life cover needs.

STUDENT PACKAGES

| PPS KICKSTART | | Medical Underwriting and My Future Plan Options | Male | Female |
|------------------------|----------|---|--------|--------|
| Sickness Cover | R2,000 | X | R55.00 | R55.00 |
| Accidental Death Cover | R200,000 | | | |

| MY FUTURE PLAN FOR STUDENTS | Medical Underwriting and My Future Plan Options | Age 22 Premium* | |
|--|---|-----------------|-------------------|
| | | Male Non-Smoker | Female Non-Smoker |
| PACKAGE 1 Sickness and Permanent Incapacity Cover R2,000 Life Cover R200,000 Accelerated Disability Cover R200,000 | ✓ | R46.93 | R38.37 |
| PACKAGE 2 Sickness and Permanent Incapacity Cover R3,500 Life Cover R350,000 Accelerated Disability Cover R350,000 | ✓ | R82.14 | R67.51 |
| PACKAGE 3 Sickness and Permanent Incapacity Cover R5,000 Life Cover R500,000 Accelerated Disability Cover R500,000 | ✓ | R117.34 | R95.92 |

SPEAK TO A PPS ACCREDITED FINANCIAL ADVISOR TO BUILD YOUR OWN TAILOR-MADE STUDENT PACKAGE

*Premiums are dependent on your risk profile.

SOMETIMES LIFE THROWS YOU A CURVE BALL

2014 PPS CLAIMS STATISTICS FOR MEMBERS UNDER 35



R34.5 MILLION PAID IN TOTAL

TOTAL CLAIMS PAID FOR
MEMBERS UNDER 35 IN 2014



R13.5 MILLION PAID FOR LIFE COVER

TOP LIFE COVER CLAIM:

50% MOTOR VEHICLE ACCIDENTS

25% INJURIES

25% SUICIDE



R15.8 MILLION PAID FOR SICKNESS

TOP SICKNESS CLAIMS:

38% RESPIRATORY SYSTEM DISEASES

36% INJURIES

26% DIGESTIVE SYSTEM DISEASES



PROFESSIONAL LIFE PROVIDER:

AGE 23, GENDER Male, PROFESSION Attorney
CLAIM EVENT

Member took out PPS life cover in January 2014. On 25 May 2014, the member's vehicle was stationary, parked on the side of the road. Another vehicle hit him from the back, the member sustained head injuries and passed away.

AMOUNT PAID R1 000 000.



PERMANENT INCAPACITY:

AGE 33, GENDER Male,
PROFESSION Physiotherapist (in private practice)

CLAIM EVENT

Member was involved in a bicycle accident and sustained a head injury. He underwent extensive rehabilitation and still presents with cognitive problems which prevent him from practising as a physiotherapist. He was awarded a 100% Permanent Incapacity benefit, and will receive a monthly income until he is 66 years old.

PPS WILL COVER YOU FULLY WITHOUT HAVING TO PAY AN ADDITIONAL PREMIUM WHEN:

- Participating in any extreme sports like parachuting, flying aeroplanes, mountaineering, scuba diving.
- For hazardous occupations like working underground as a mine engineer or as a doctor for Doctors without Borders in a war-torn country.
- Travelling internationally, be it on vacation or emigrating permanently.



**OUR MEMBERS ARE SPECIAL. THEY DO NOT HAVE TO TELL US WHERE
THEY TRAVEL, WORK OR PLAY.**



PROFMED MEDICAL AID SCHEME

- Offers the lowest rates for eligible students.
- From only R581 per month for comprehensive hospital cover.

www.profmed.co.za



PPS SHORT-TERM INSURANCE

Provides cover for all your car and home insurance needs.

www.ppshomeandcarinsurance.co.za

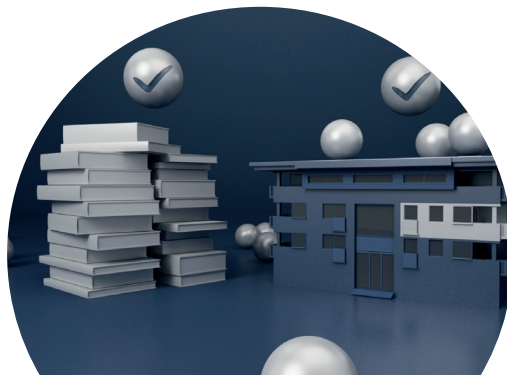


PPS INVESTMENTS

- Offers products designed to help you reach financial independence with greater ease.
- For short-term investment goals like paying off a student loan.
- For long-term investment goals like saving for the deposit on property when your career takes off.

By starting to invest even a small amount, your money could grow meaningfully over time.

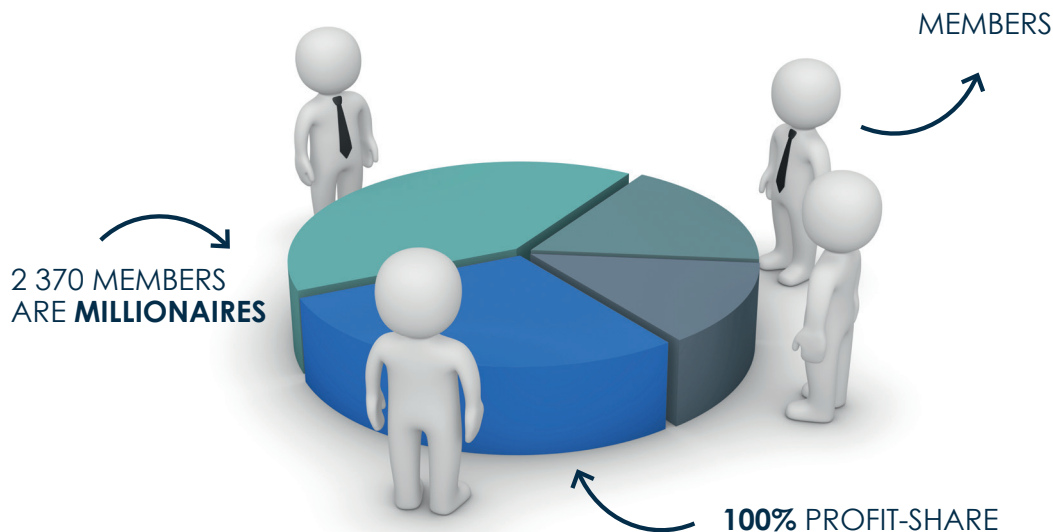
www.ppsinvestments.co.za



— THE KEY TO SUCCESS LIES IN SHARING IT —

PPS IS A MUTUAL COMPANY WHICH MEANS THAT:

- Members are part of an exclusive network of professionals.
- Operates differently from other financial institutions.
- Distributes 100% of ALL profits amongst members with qualifying products into their Profit-Share Accounts*.
- Is owned by our policyholders, called "members".
- In 2014, more than R3 billion was shared with members**.
- To date, 2 370 members are millionaires from their profit-share allocations, whether they claimed or not.



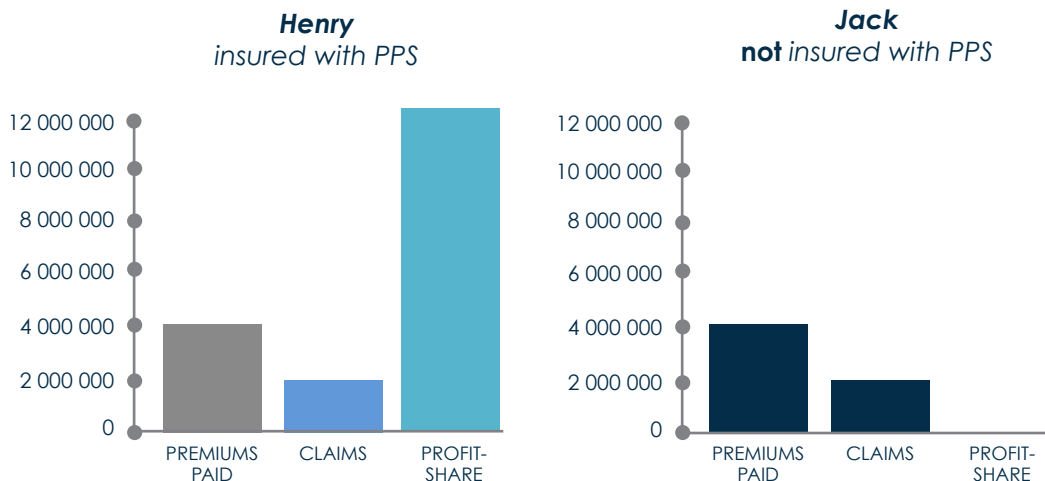
**Past performance is not indicative of future performance.*

***PPS members with qualifying products share in the profits of PPS.*

— IT PAYS TO KEEP THE RIGHT COMPANY —

Henry and Jack, both cut from exactly the same cloth, completed their studies at the age of 22 and started working. Both realised that they need to insure their earnings* but with one big difference between them, only one joined PPS as a student.

By the time they reach retirement, one will receive the full benefit of joining PPS, the other will not.



* Example: Starting salary at R20 000. Increase with inflation (assumed 6.5%) and an additional 25% every 5 years due to a promotion. Covered fully for PPS Sickness and Permanent Incapacity Benefits.

PPS GIVES BACK

When you are studying towards a profession that is eligible for PPS membership, you can apply for a PPS bursary. We awarded R2 million worth of bursaries to students in 2015 alone.



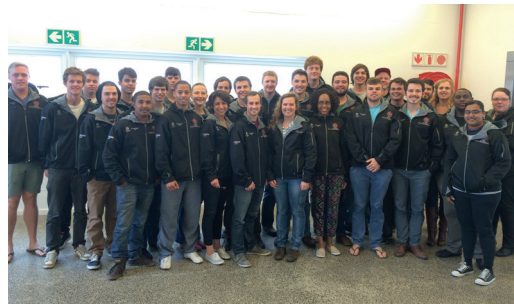
Transport Project
School of Medicine
University of the Free State



Academic Bursary
Faculty of Engineering
Vaal University of Technology



Academic Bursary
Faculty of Management Sciences
Central University of Technology



Jacket Sponsorship
Faculty of Civil Engineering Final Year Class
University of Stellenbosch

PPS OPENS DOORS

There is now a PPS-sponsored career portal called Professionals Connect, which offers highly talented graduates career guidance and job opportunities.

Visit www.professionalsconnect.co.za



professionalsconnect

connecting professionals for a better tomorrow

**YOUR CAREER IS YOUR LIFE.
BUILD A SUCCESSFUL CAREER.**

Register your CV on Professionals Connect

www.pps.co.za



Disclaimer:

The Professional Provident Society Holdings Trust No. IT 312/2011. PPS Insurance Company Limited Reg. No 2001/017730/06. (PPS Insurance) - Licence No.1044. An authorised Financial Services Provider. PPS Investment (Proprietary) Limited Reg. No. 2005/029098/07 (PPS Investments) - Licence No. 39270. Professional Provident Society Short-Term Insurance Company Ltd Reg. No. 2005/005531/06 (PPS Short-Term Insurance) - Licence No. 46274. An authorised Financial Services Provider.

The contents of this document is for information purposes only and does not constitute advice. Product issued by PPS are subjected to the terms and conditions applicable as set out in the PPS Policy documents.

© 2016 PPS. VERSION 1/2016/TECHNICON